FIG. 1A

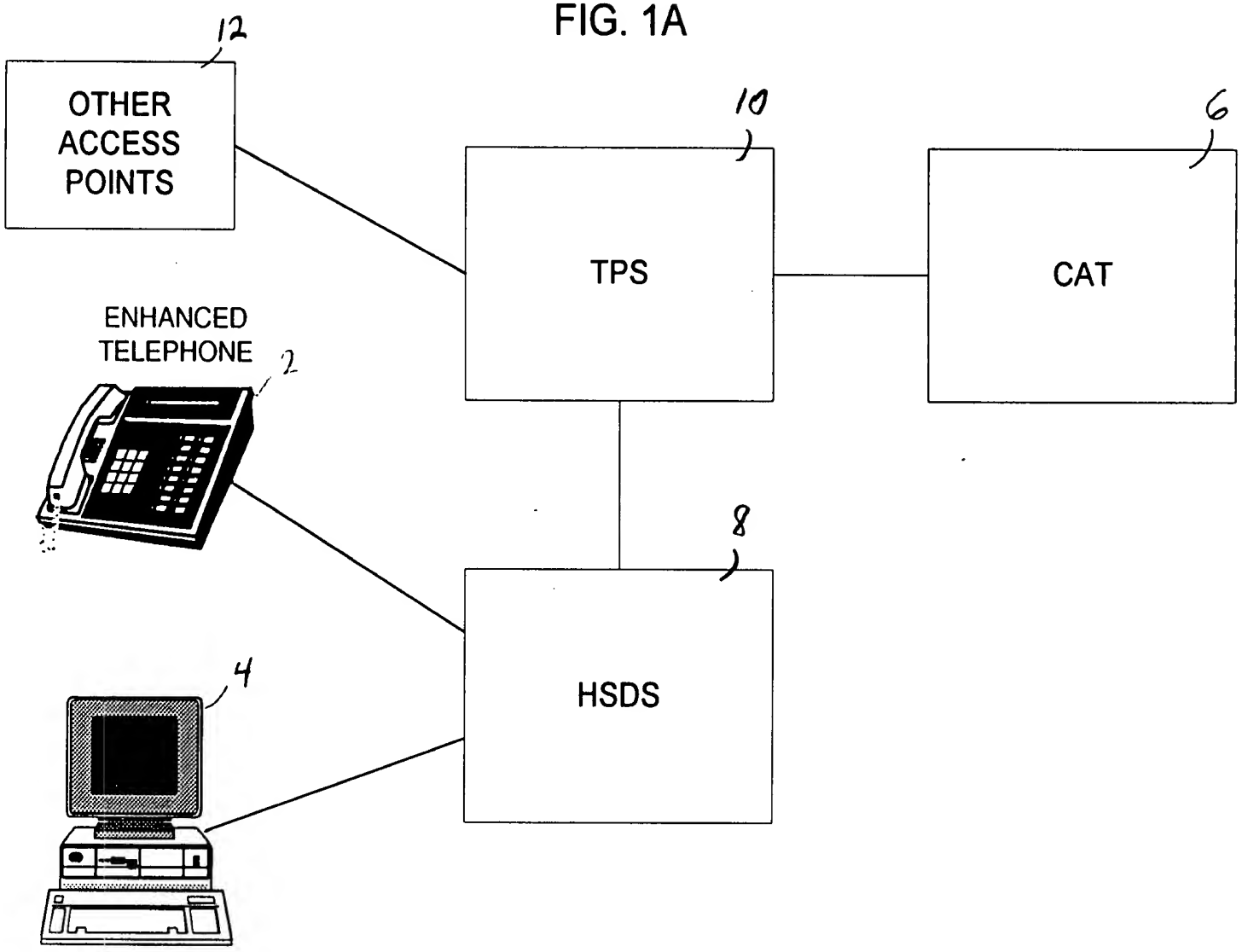
12
OTHER ACCESS POINTS
10
TPS
6
CAT
ENHANCED TELEPHONE
2
8
HSDS
4

FIG. 1B

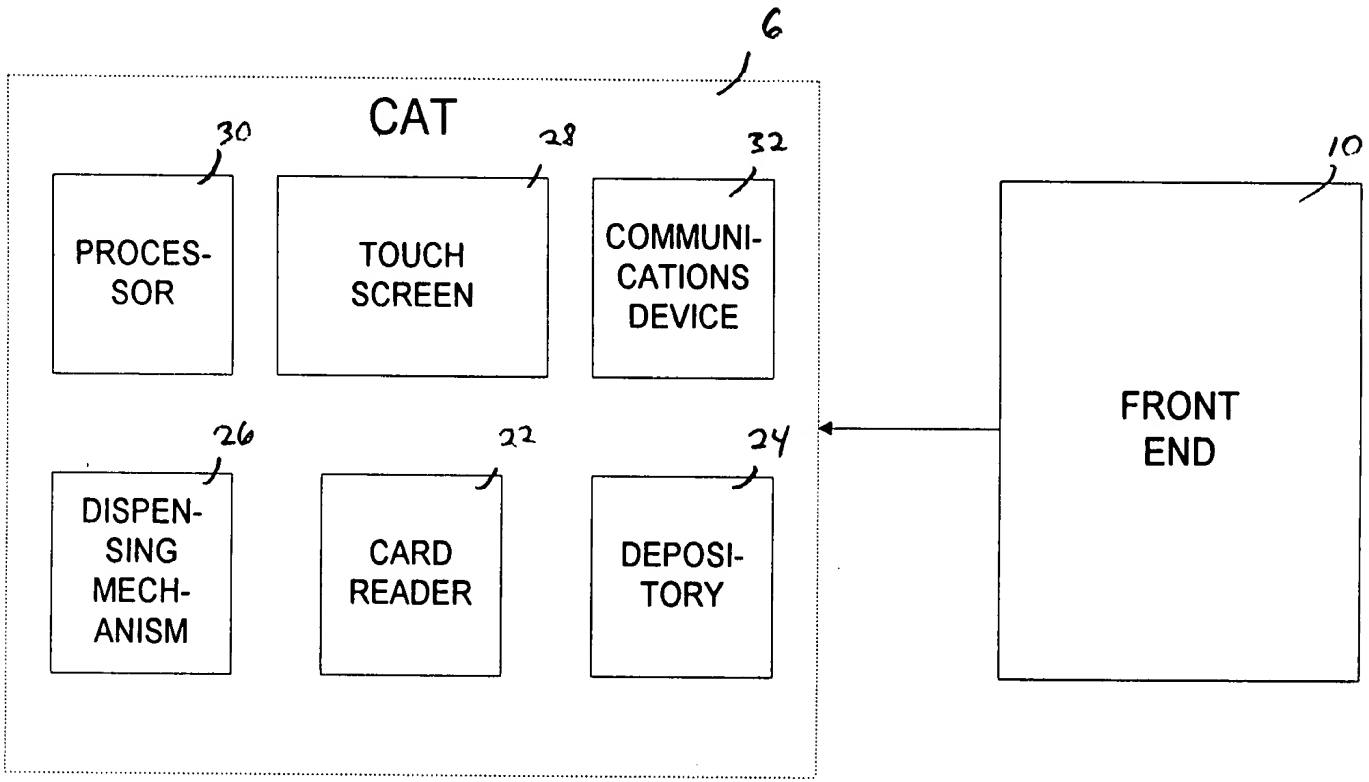
6
CAT
30
PROCES-
SOR
28
TOUCH
SCREEN
32
COMMUNI-
CATIONS
DEVICE
26
DISPEN-
SING
MECH-
ANISM
22
CARD
READER
24
DEPOSI-
TORY
10
FRONT
END

FIG. 2

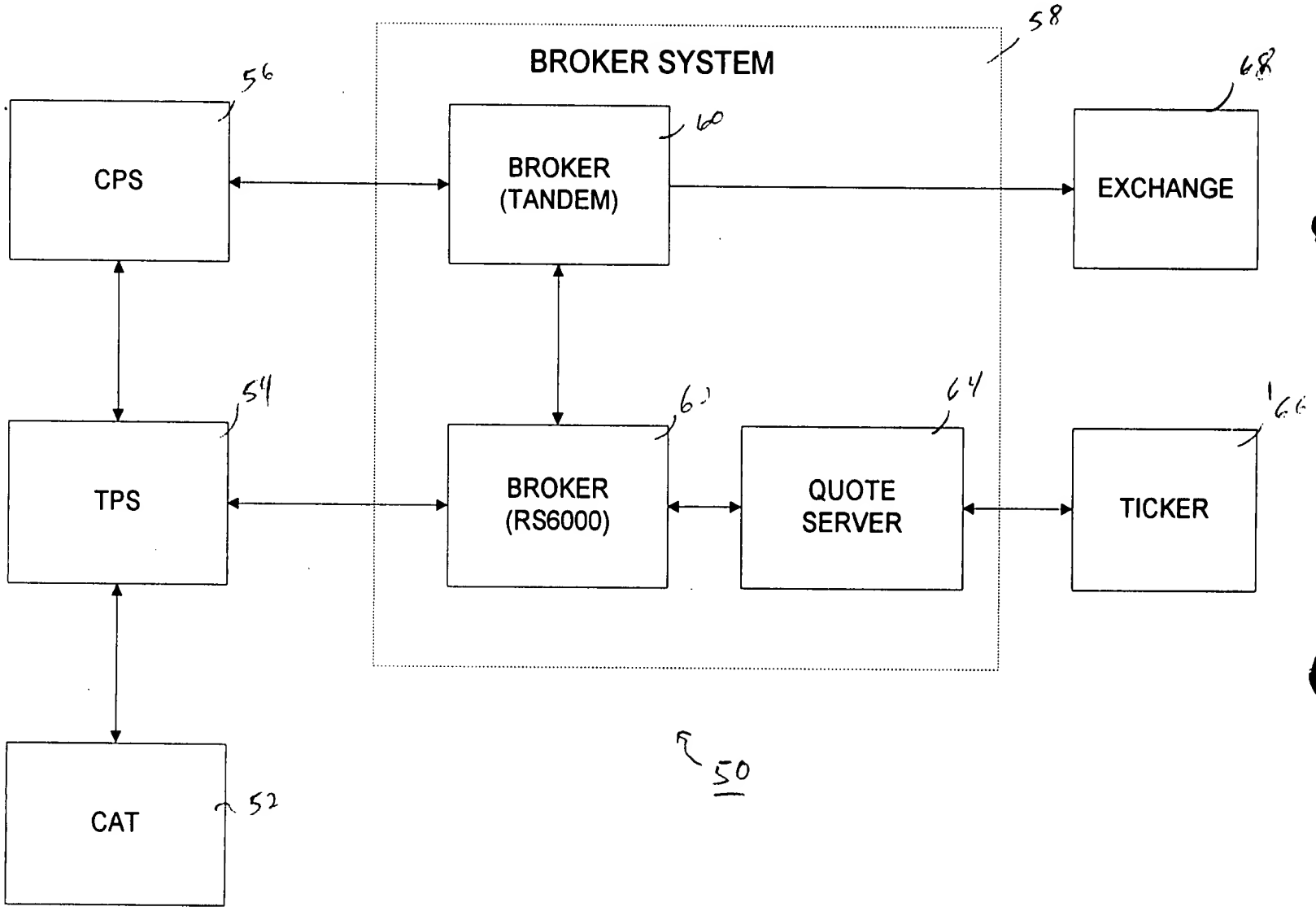

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FIG. 3

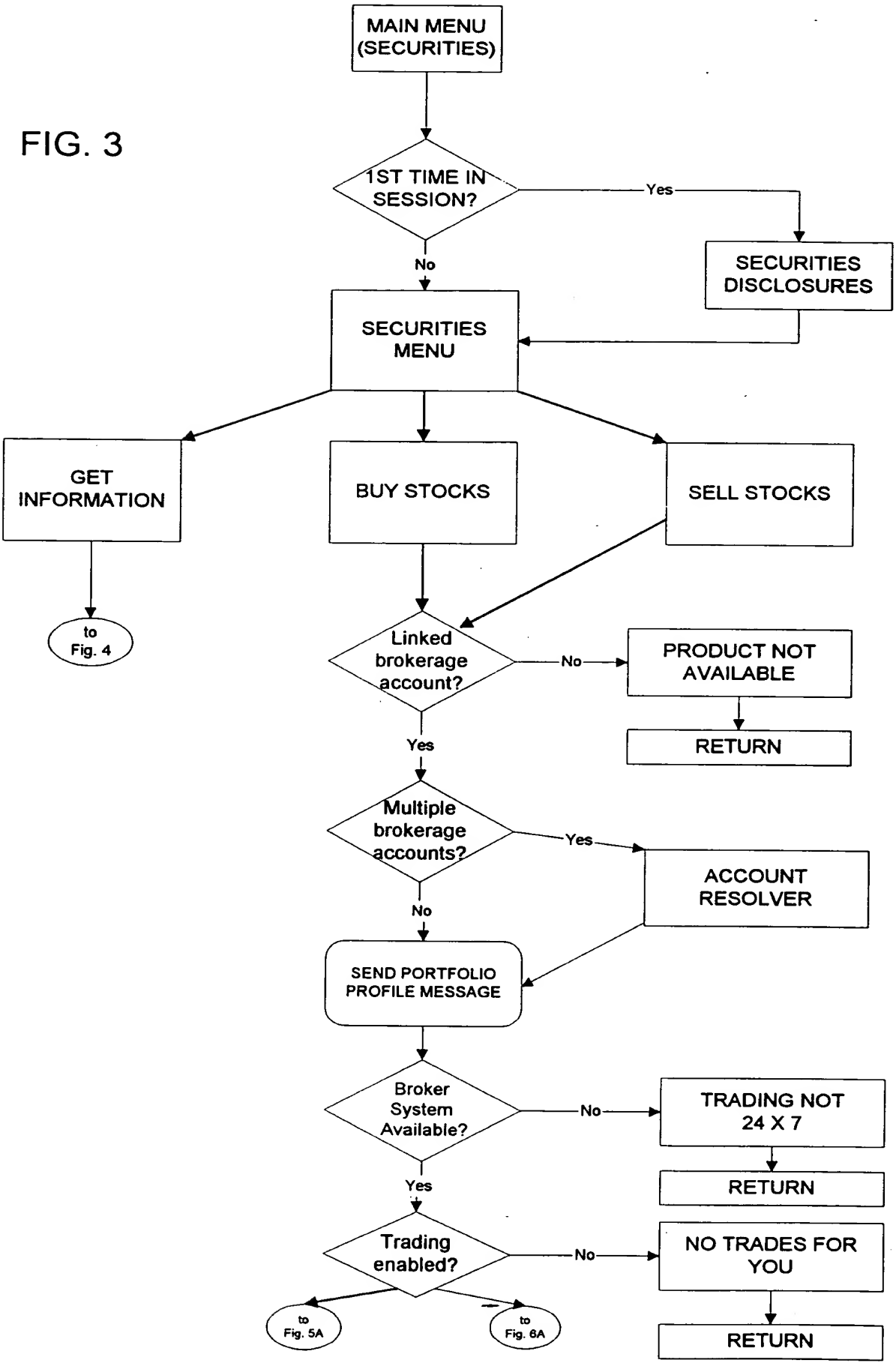
MAIN MENU (SECURITIES)
1ST TIME IN SESSION?
Yes
No
SECURITIES DISCLOSURES
SECURITIES MENU
GET INFORMATION
BUY STOCKS
SELL STOCKS
to Fig. 4
Linked brokerage account?
No
PRODUCT NOT AVAILABLE
RETURN
Yes
Multiple brokerage accounts?
Yes
ACCOUNT RESOLVER
No
SEND PORTFOLIO PROFILE MESSAGE
Broker System Available?
No
TRADING NOT 24 X 7
RETURN
Yes
Trading enabled?
No
NO TRADES FOR YOU
RETURN
to Fig. 5A
to Fig. 6A

FIG. 4

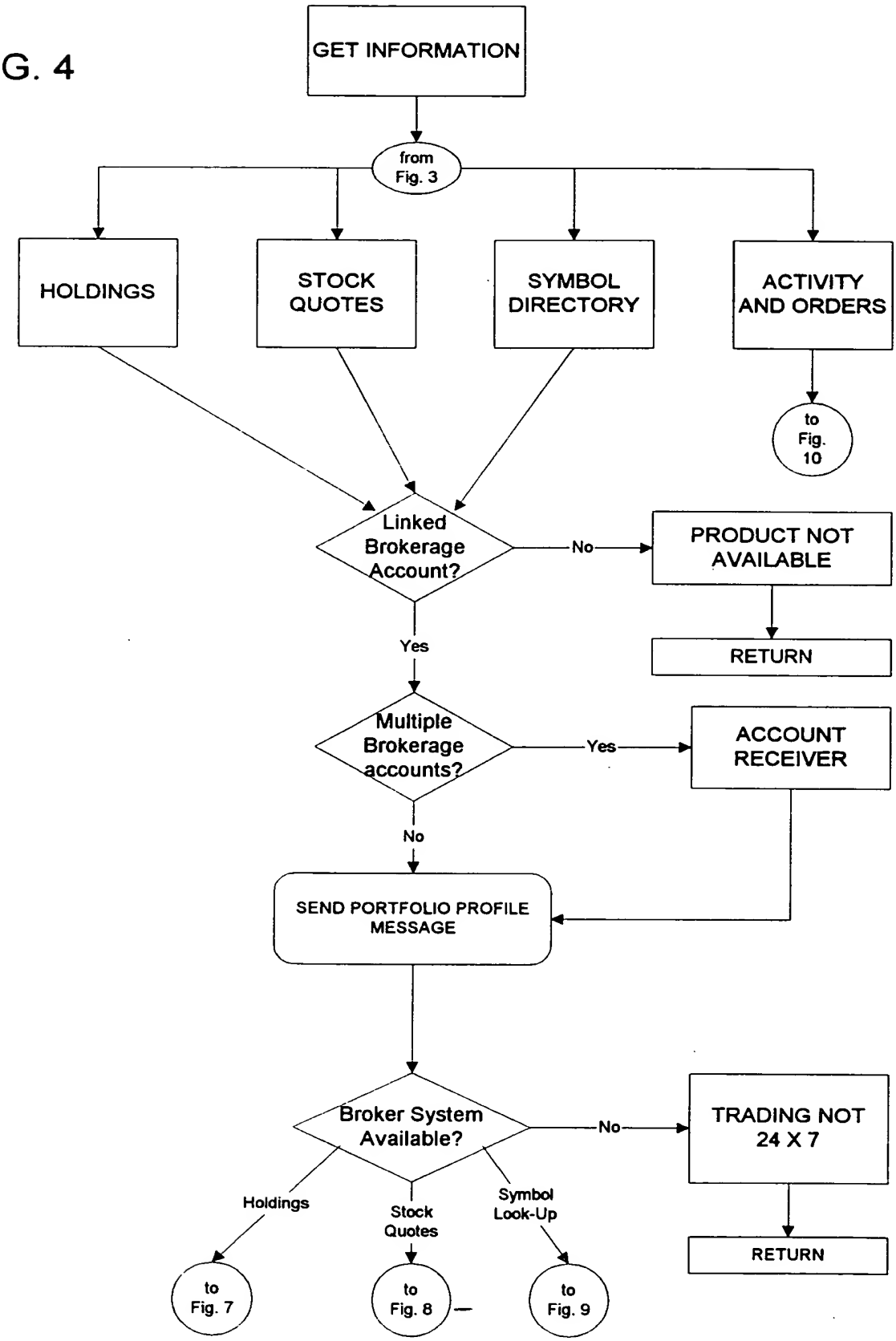

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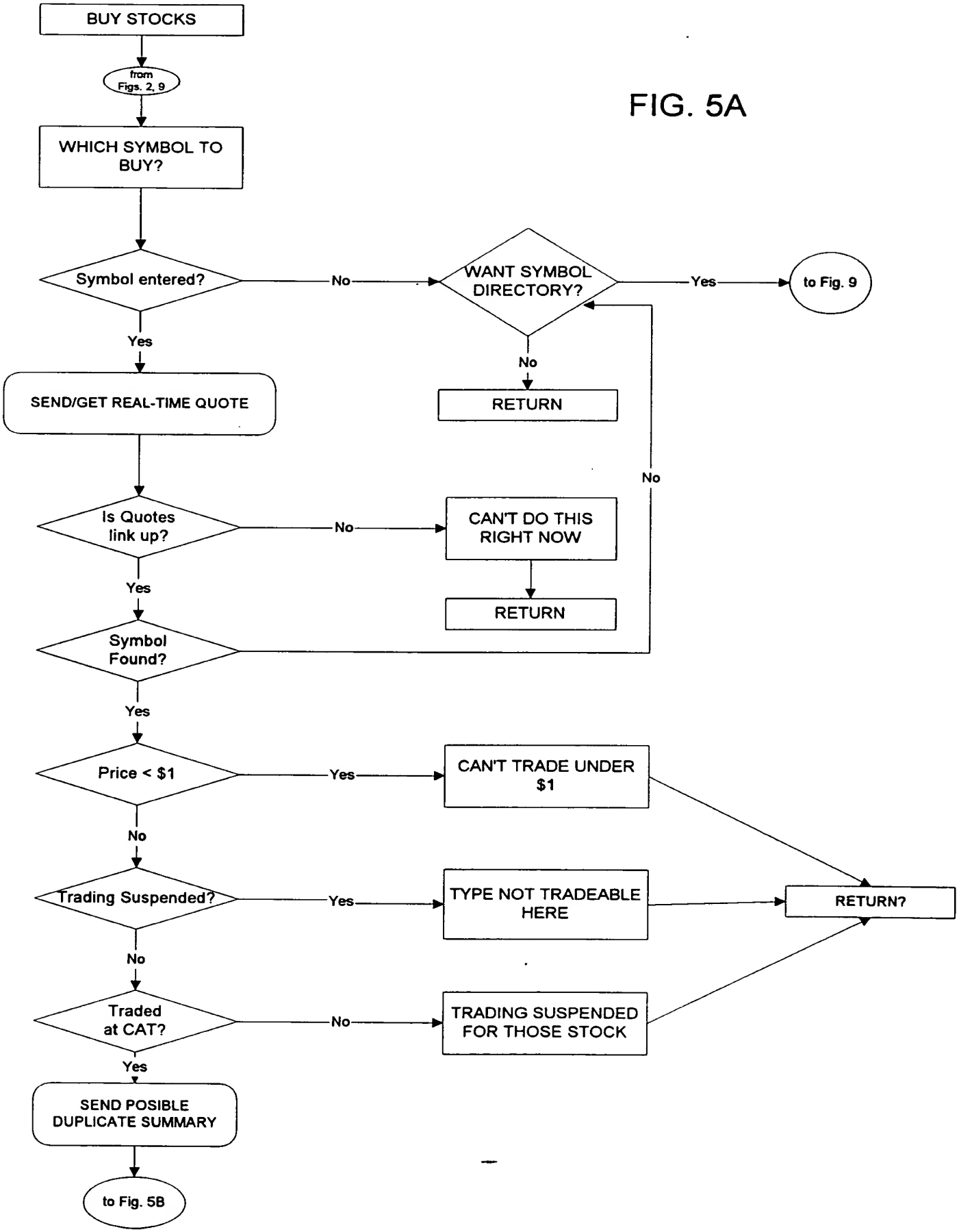
FIG. 5A



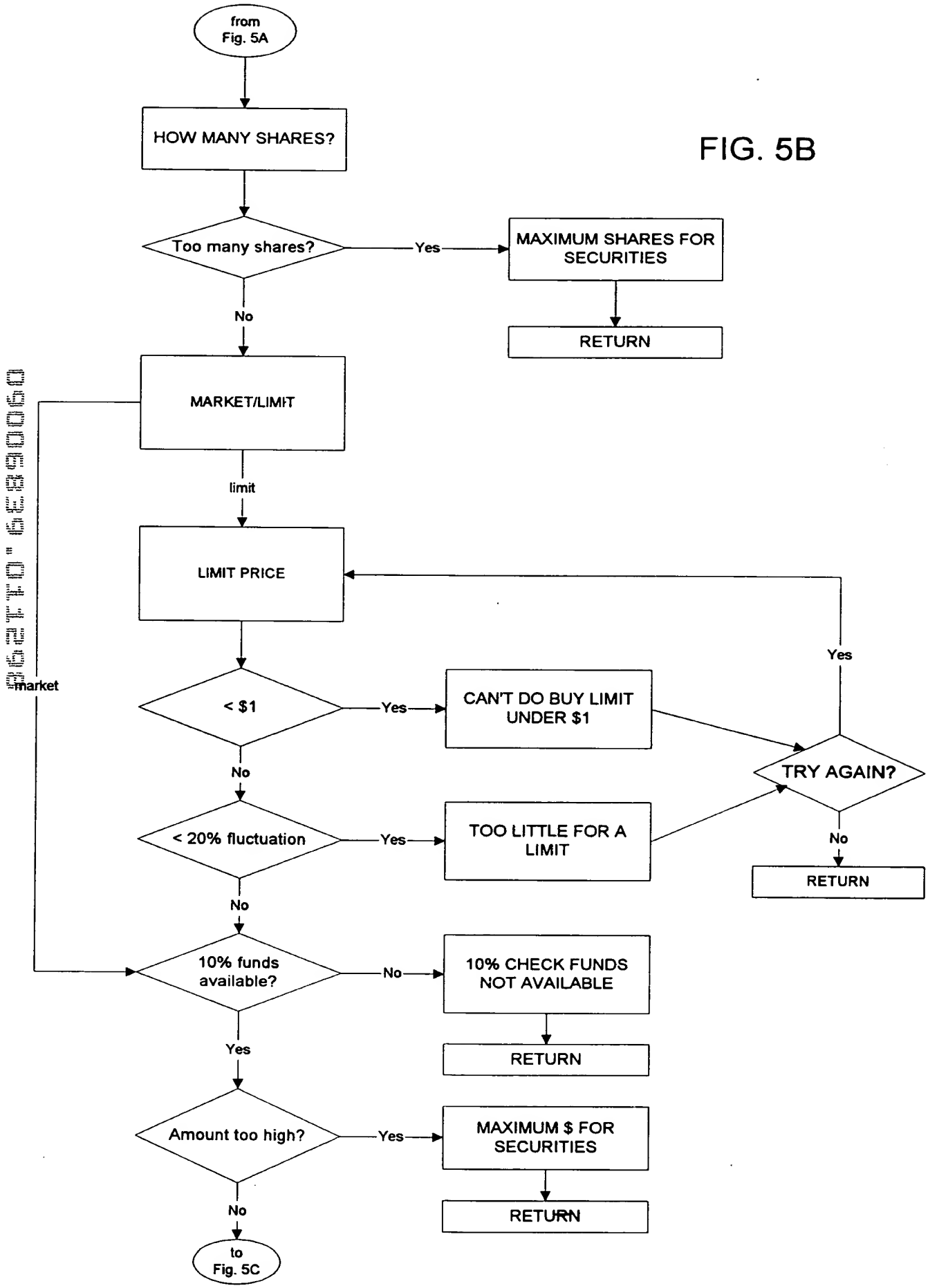

from Fig. 5A
HOW MANY SHARES?
Too many shares?
Yes
MAXIMUM SHARES FOR SECURITIES
RETURN
No
MARKET/LIMIT
market
limit
LIMIT PRICE
< $1
Yes
CAN'T DO BUY LIMIT UNDER $1
No
< 20% fluctuation
Yes
TOO LITTLE FOR A LIMIT
TRY AGAIN?
Yes
No
RETURN
No
10% funds available?
No
10% CHECK FUNDS NOT AVAILABLE
RETURN
Yes
Amount too high?
Yes
MAXIMUM $ FOR SECURITIES
RETURN
No
to Fig. 5C

FIG. 5B

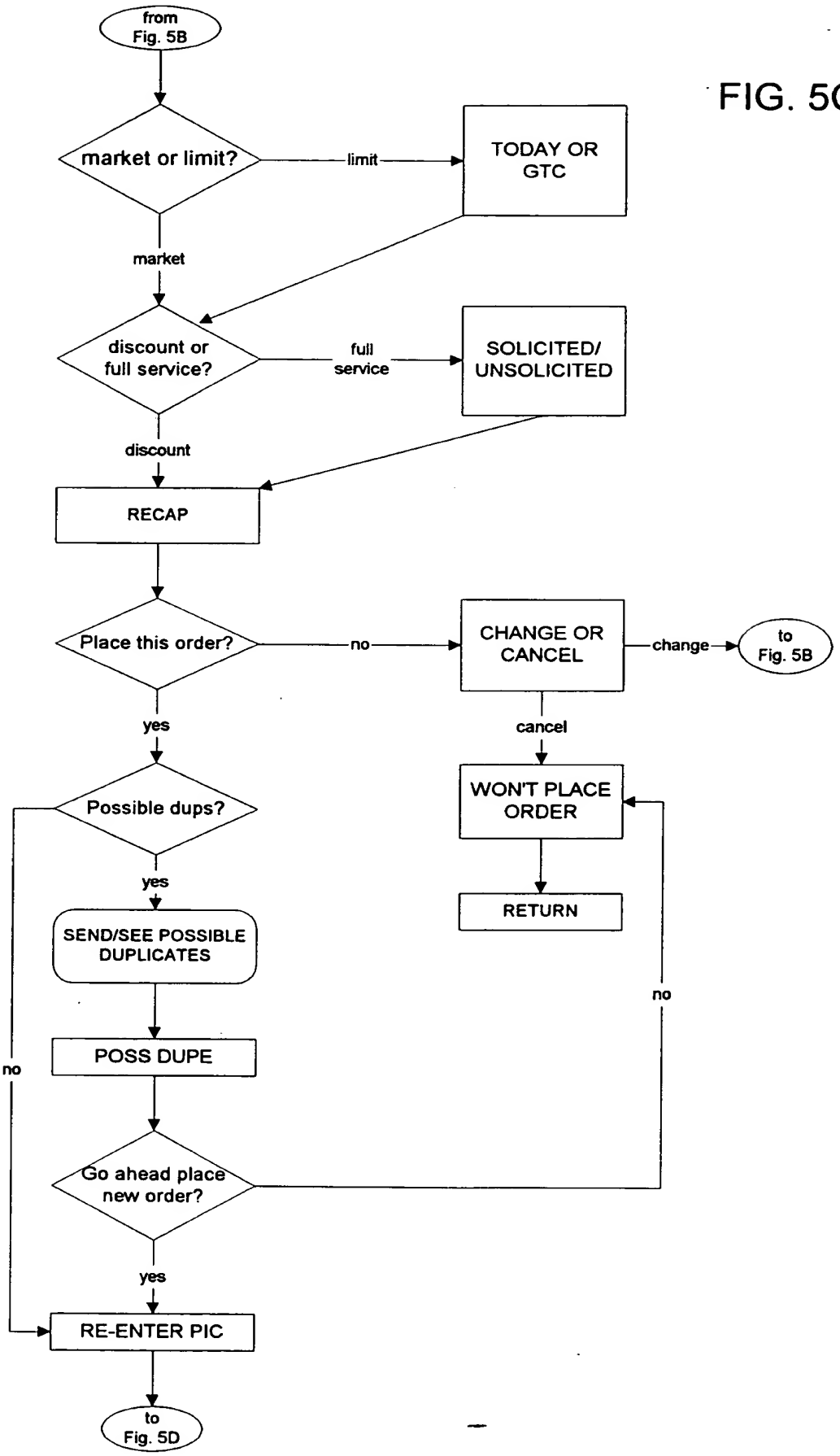
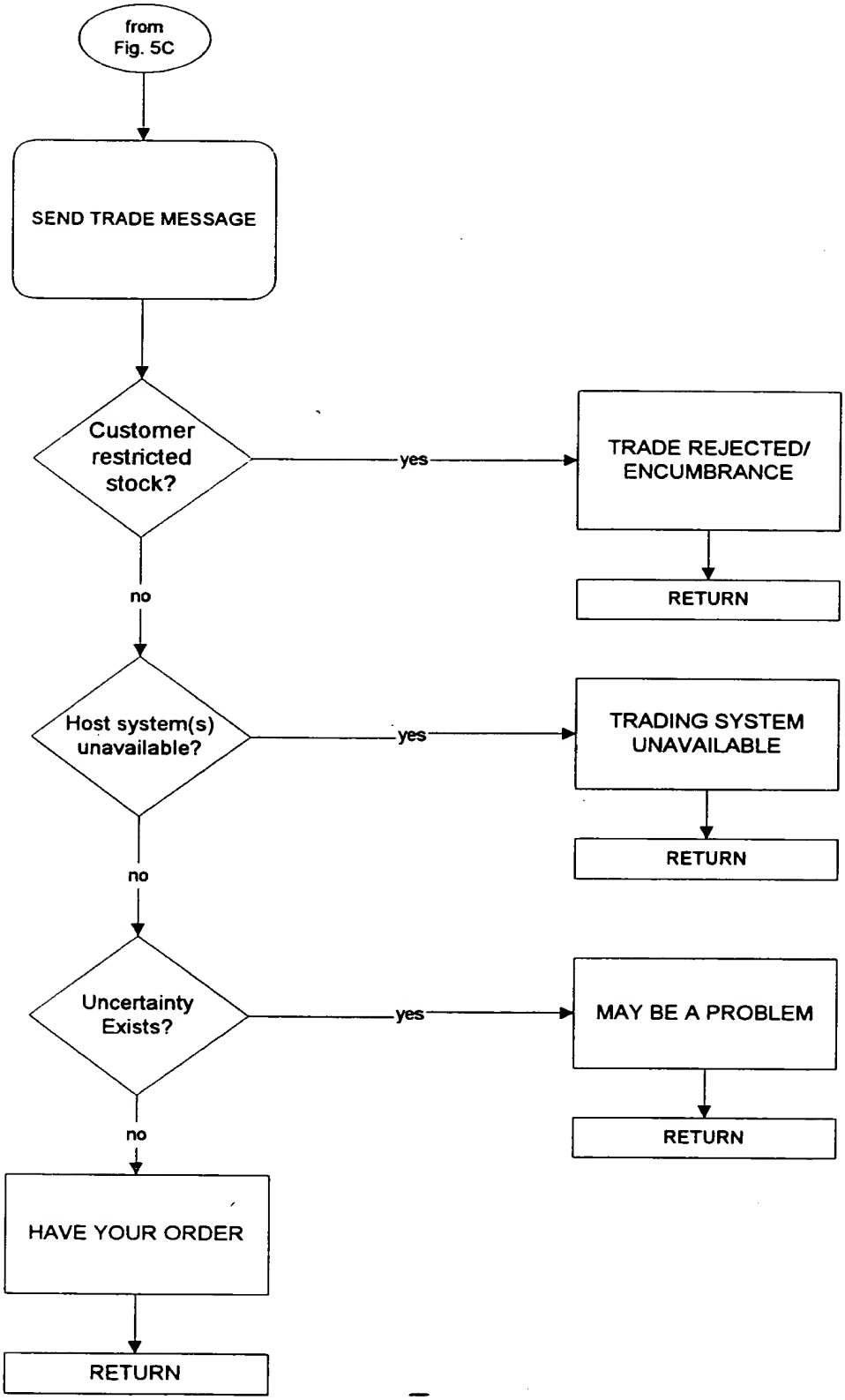


FIG. 5C

Docket: 0-4-2-5-6-8-3-0-3

FIG. 5D


from Fig. 5C
SEND TRADE MESSAGE
Customer restricted stock?
yes
TRADE REJECTED/ ENCUMBRANCE
RETURN
no
Host system(s) unavailable?
yes
TRADING SYSTEM UNAVAILABLE
RETURN
no
Uncertainty Exists?
yes
MAY BE A PROBLEM
RETURN
no
HAVE YOUR ORDER
RETURN

Doc Code: IDS

FIG. 6A

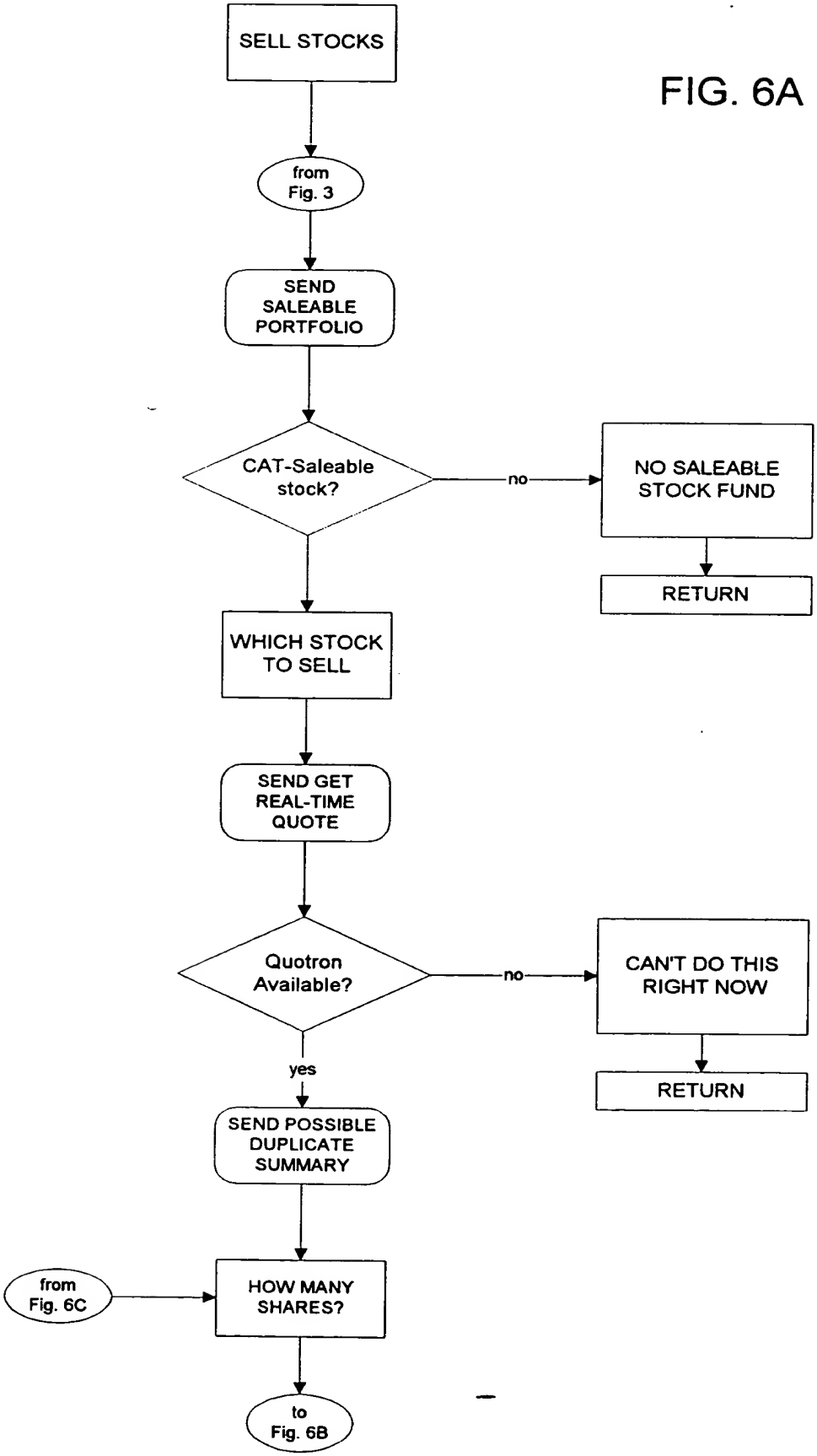
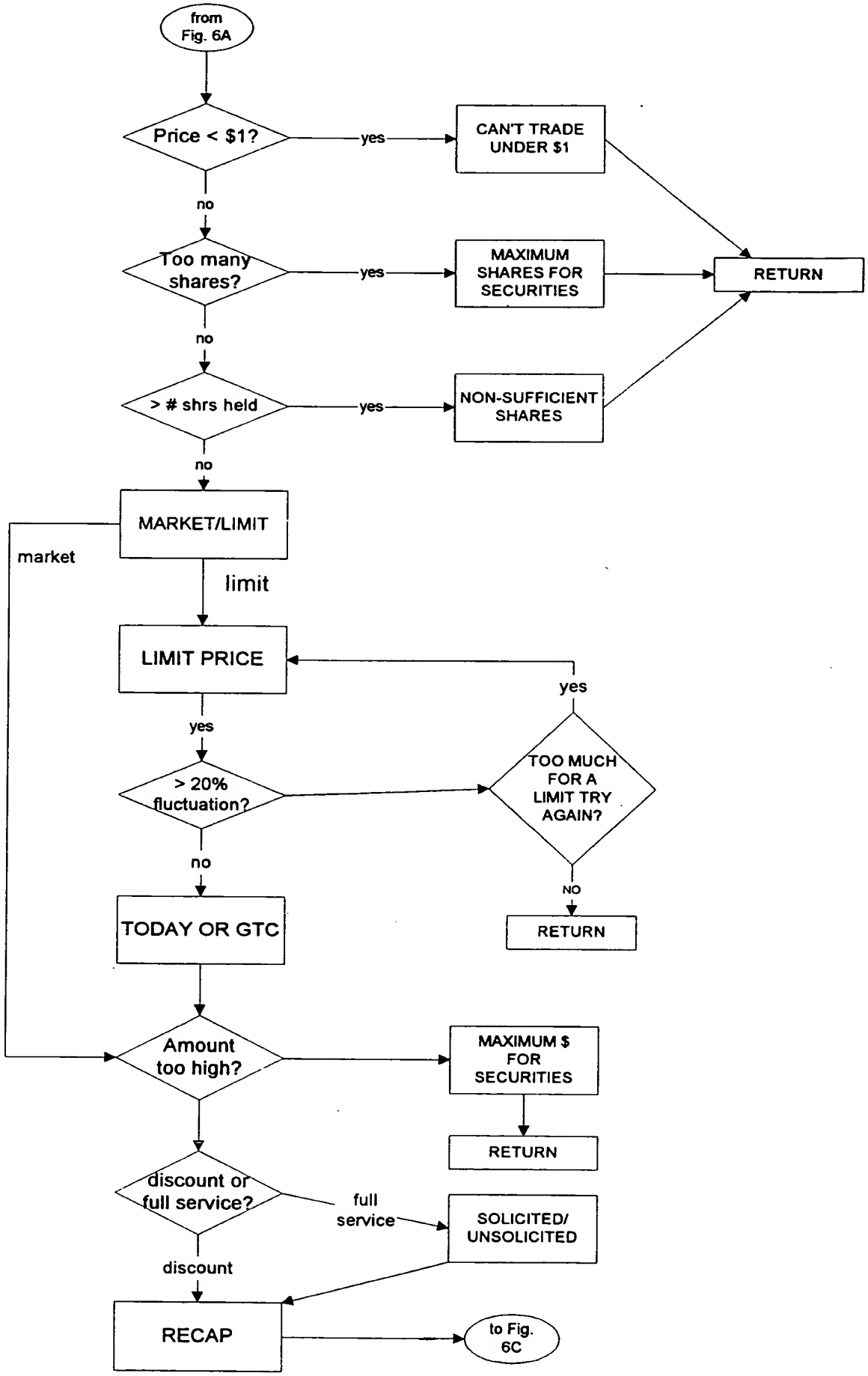


FIG. 6B


from Fig. 6A
Price < $1?
yes
CAN'T TRADE UNDER $1
no
Too many shares?
yes
MAXIMUM SHARES FOR SECURITIES
RETURN
no
> # shrs held
yes
NON-SUFFICIENT SHARES
no
MARKET/LIMIT
market
limit
LIMIT PRICE
yes
yes
> 20% fluctuation?
TOO MUCH FOR A LIMIT TRY AGAIN?
no
NO
TODAY OR GTC
RETURN
Amount too high?
MAXIMUM $ FOR SECURITIES
RETURN
discount or full service?
full service
SOLICITED/ UNSOLICITED
discount
RECAP
to Fig. 6C

Sheet 9 of 15 Patent Application Publication

FIG. 6C

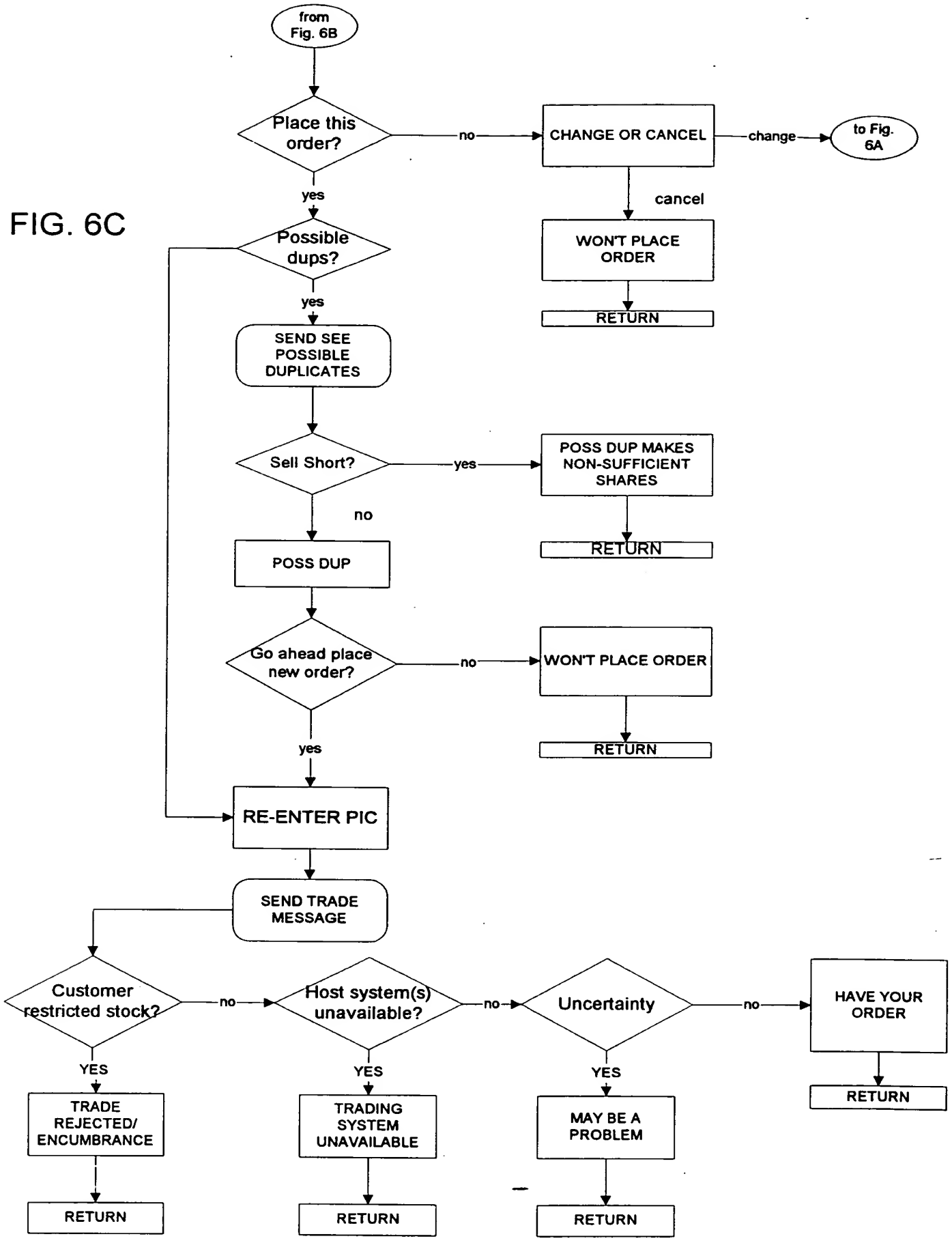


FIG. 7

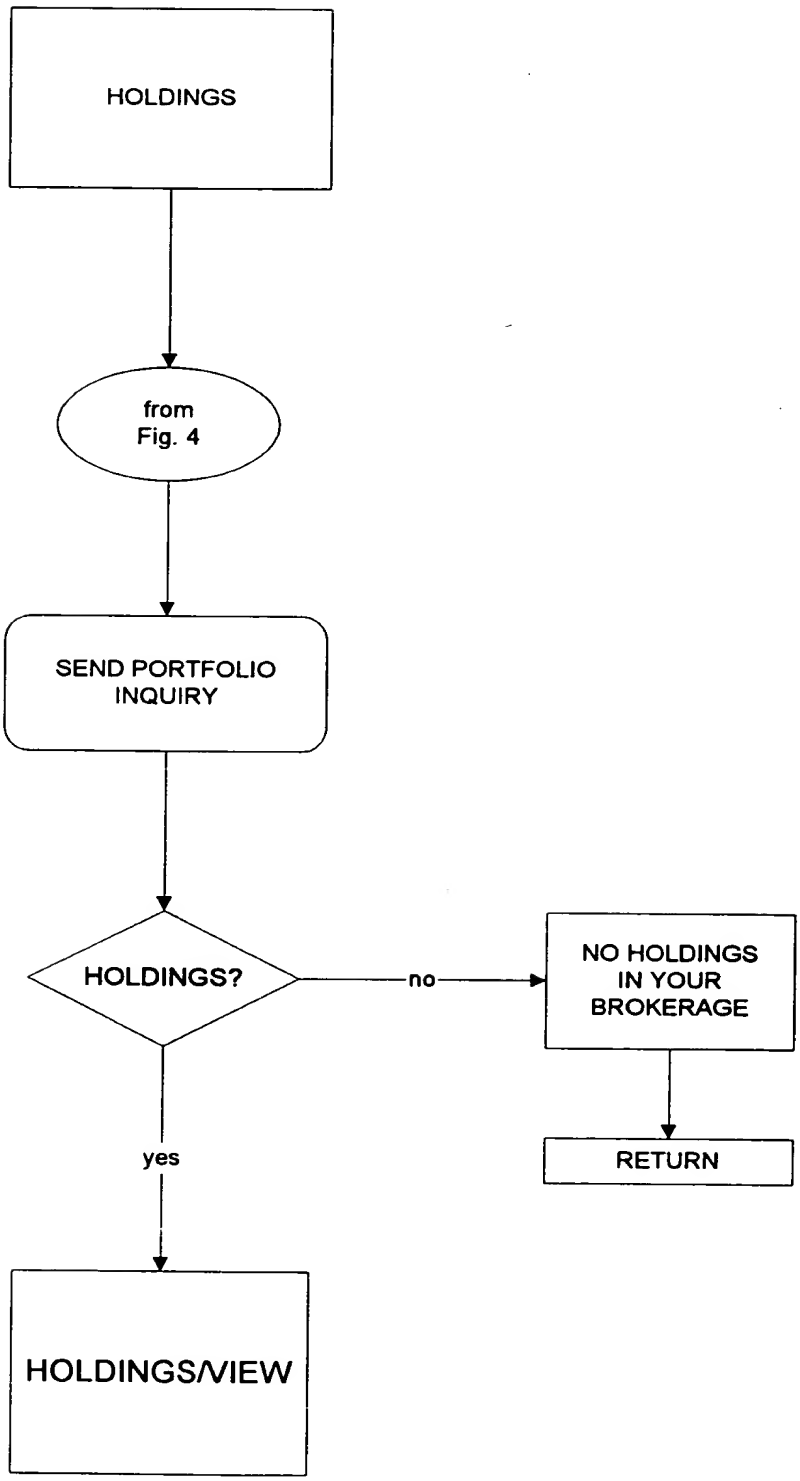


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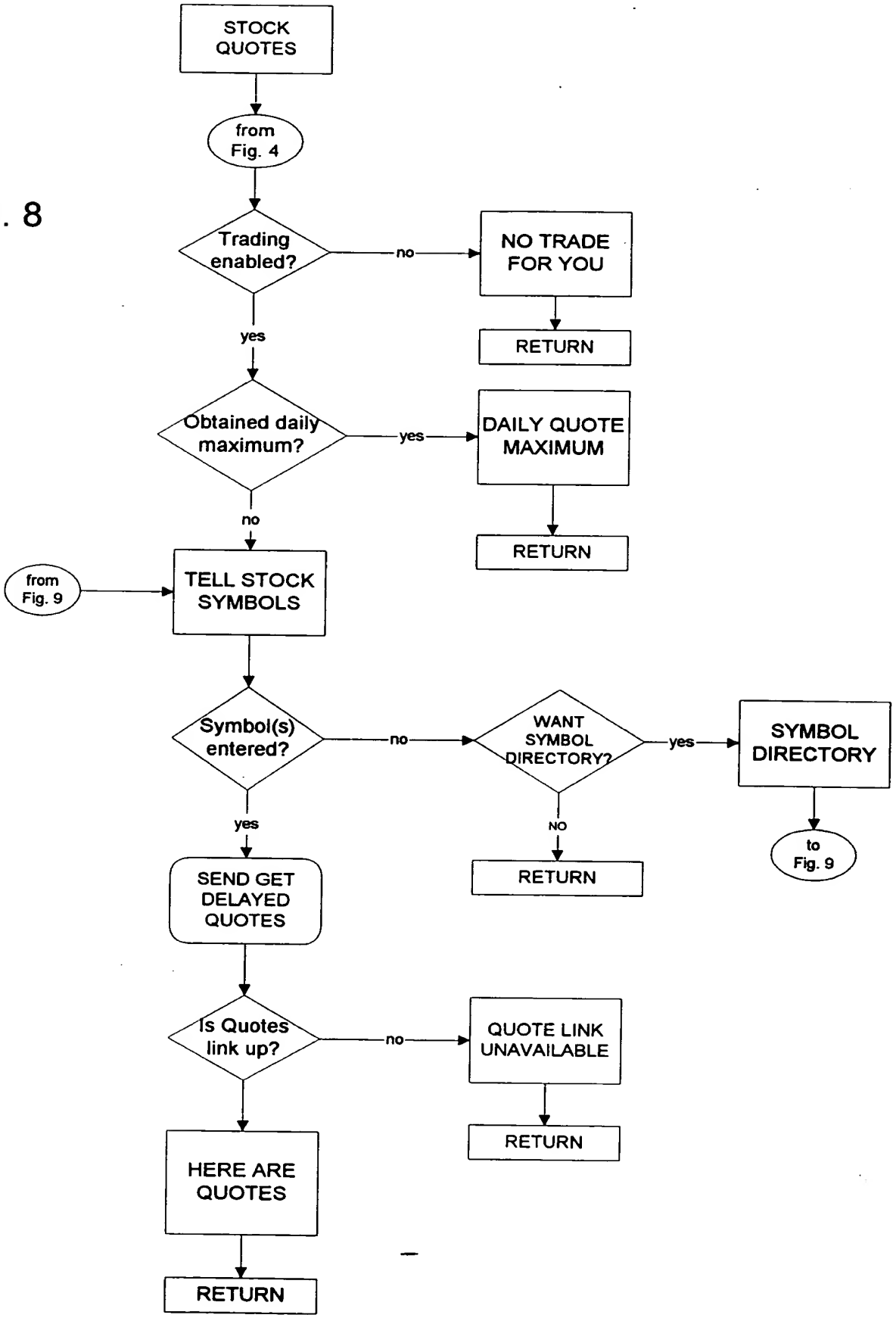
FIG. 8


STOCK QUOTES
from Fig. 4
Trading enabled?
no
NO TRADE FOR YOU
RETURN
yes
Obtained daily maximum?
yes
DAILY QUOTE MAXIMUM
RETURN
no
from Fig. 9
TELL STOCK SYMBOLS
Symbol(s) entered?
no
WANT SYMBOL DIRECTORY?
yes
SYMBOL DIRECTORY
to Fig. 9
NO
RETURN
yes
SEND GET DELAYED QUOTES
Is Quotes link up?
no
QUOTE LINK UNAVAILABLE
RETURN
HERE ARE QUOTES
RETURN

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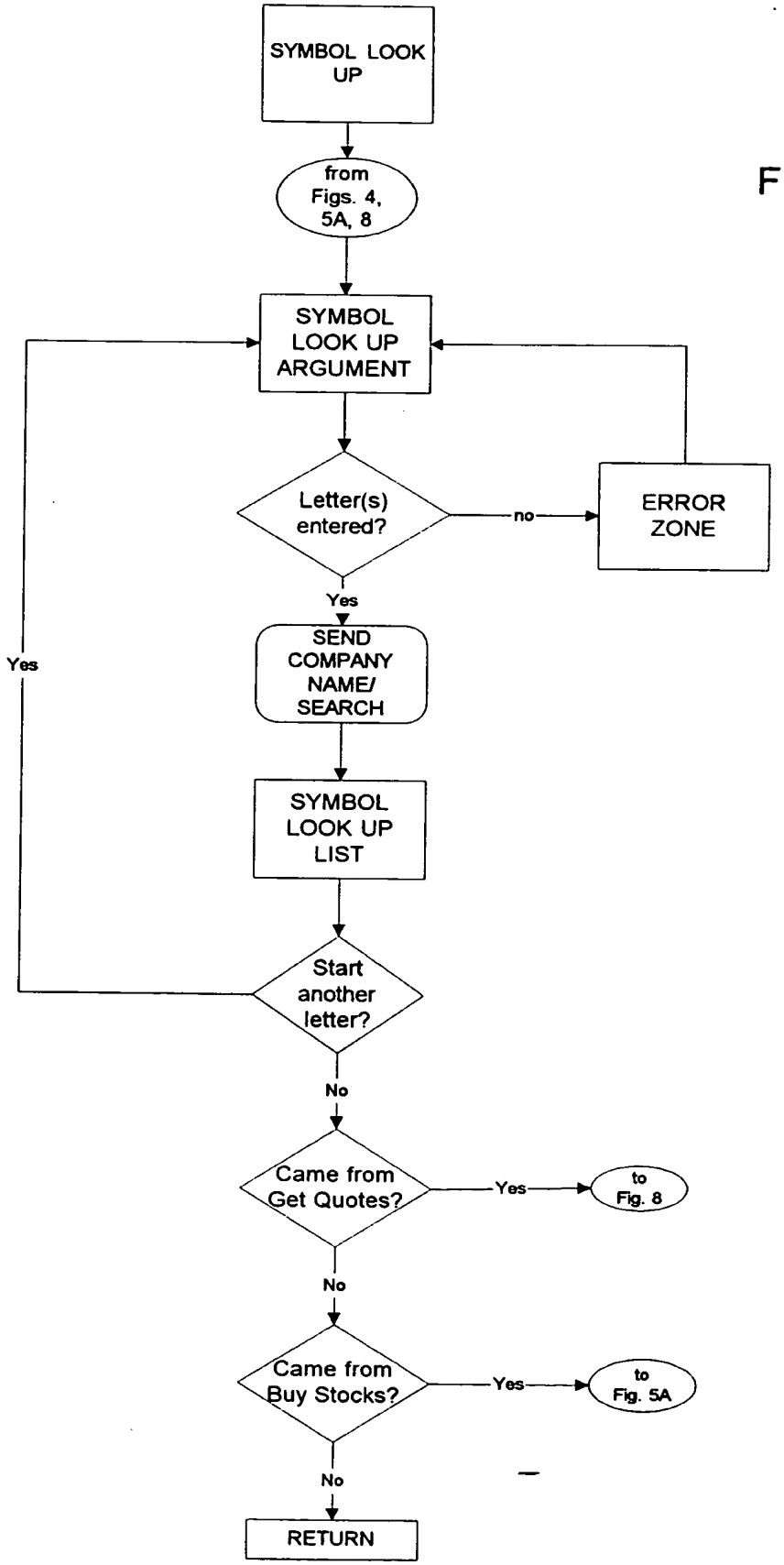

FIG. 9

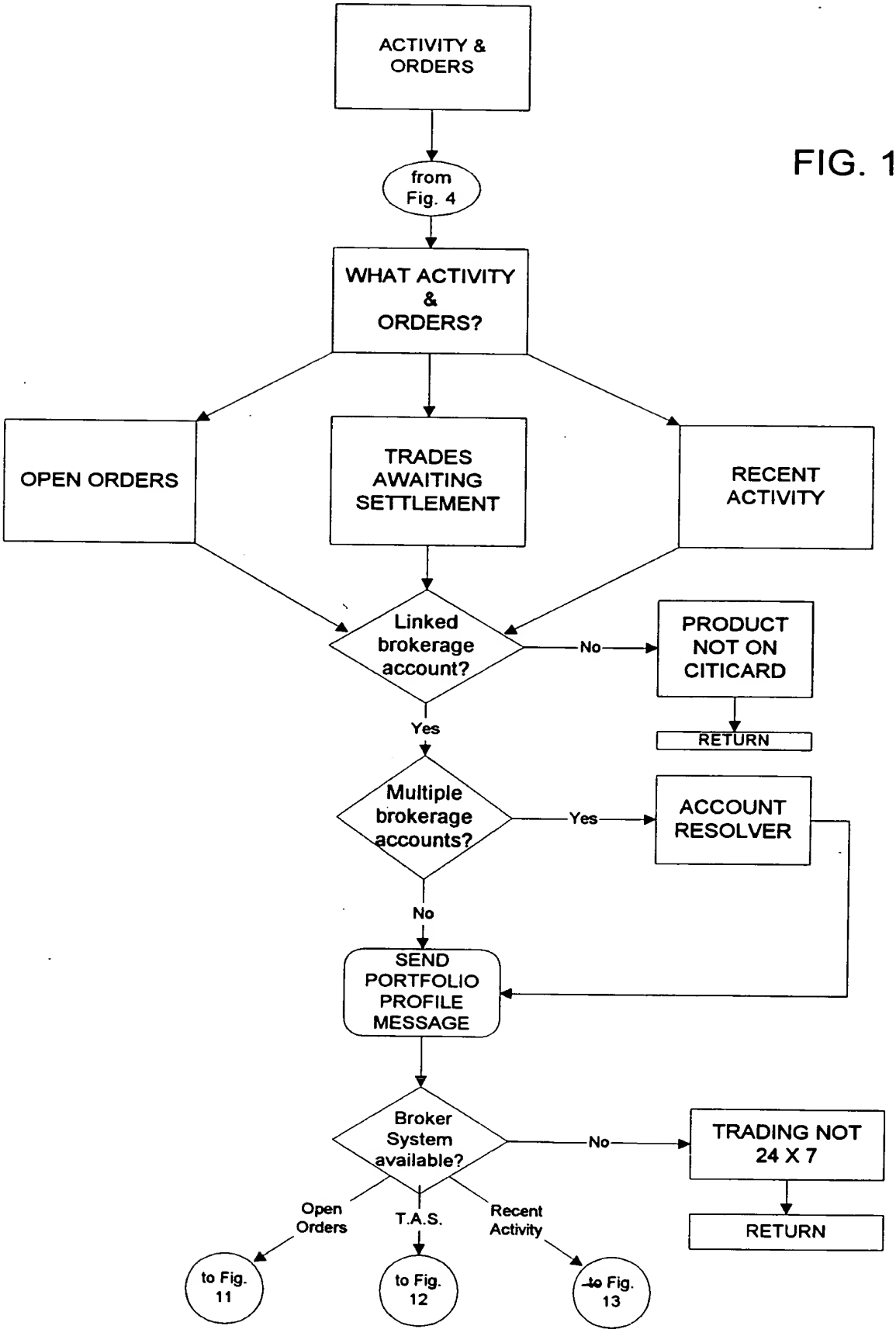
ACTIVITY & ORDERS
from Fig. 4
WHAT ACTIVITY & ORDERS?
OPEN ORDERS
TRADES AWAITING SETTLEMENT
RECENT ACTIVITY
Linked brokerage account?
No
PRODUCT NOT ON CITICARD
RETURN
Yes
Multiple brokerage accounts?
Yes
ACCOUNT RESOLVER
No
SEND PORTFOLIO PROFILE MESSAGE
Broker System available?
No
TRADING NOT 24 X 7
RETURN
Open Orders
T.A.S.
Recent Activity
to Fig. 11
to Fig. 12
to Fig. 13

FIG. 10

FIG. 11

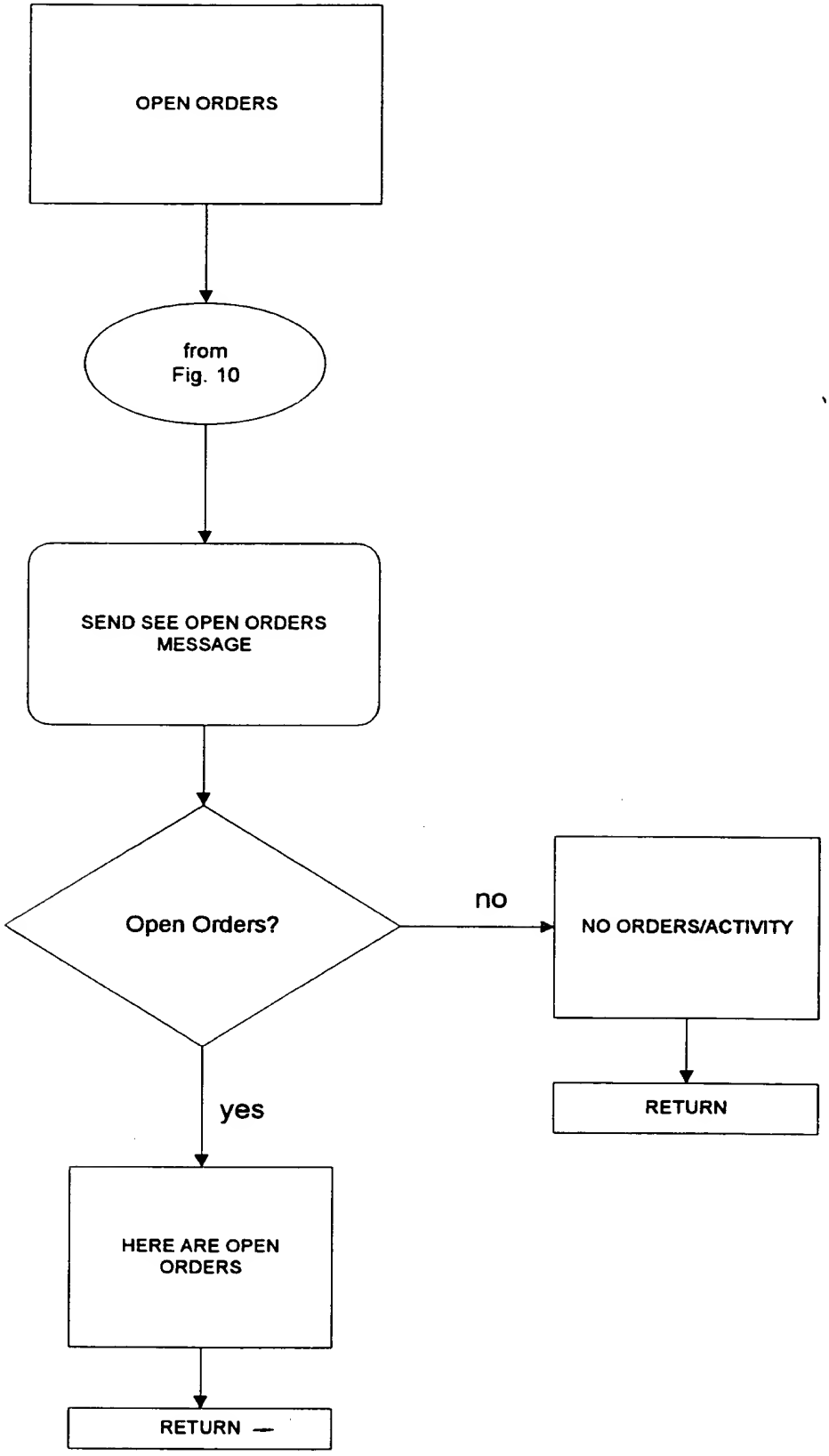
OPEN ORDERS
from Fig. 10
SEND SEE OPEN ORDERS MESSAGE
Open Orders?
no
NO ORDERS/ACTIVITY
RETURN
yes
HERE ARE OPEN ORDERS
RETURN

FIG. 12

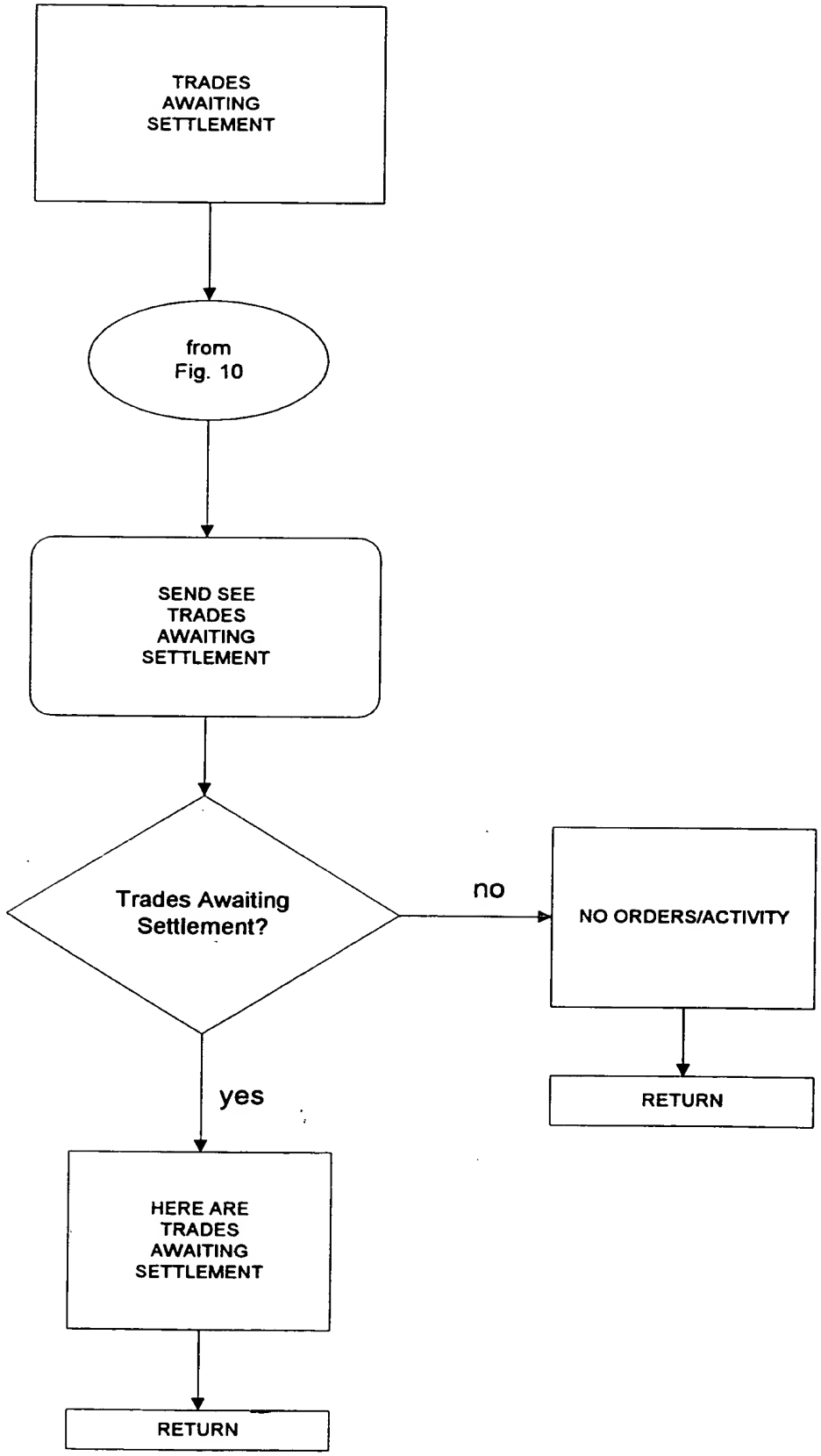
TRADES AWAITING SETTLEMENT
from Fig. 10
SEND SEE TRADES AWAITING SETTLEMENT
Trades Awaiting Settlement?
no
NO ORDERS/ACTIVITY
RETURN
yes
HERE ARE TRADES AWAITING SETTLEMENT
RETURN

FIG. 13

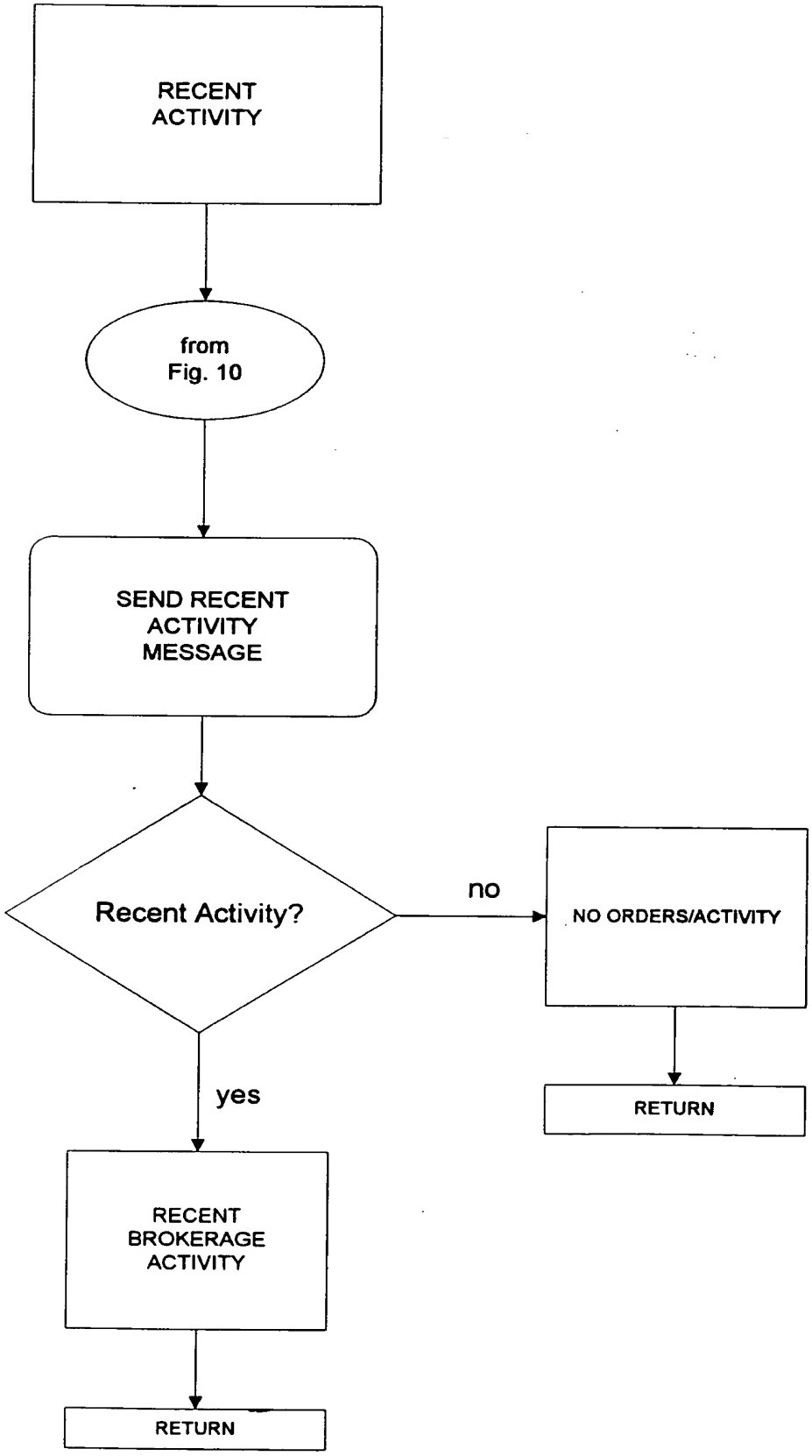
RECENT ACTIVITY
from Fig. 10
SEND RECENT ACTIVITY MESSAGE
Recent Activity?
no
NO ORDERS/ACTIVITY
RETURN
yes
RECENT BROKERAGE ACTIVITY
RETURN

FIG. 14

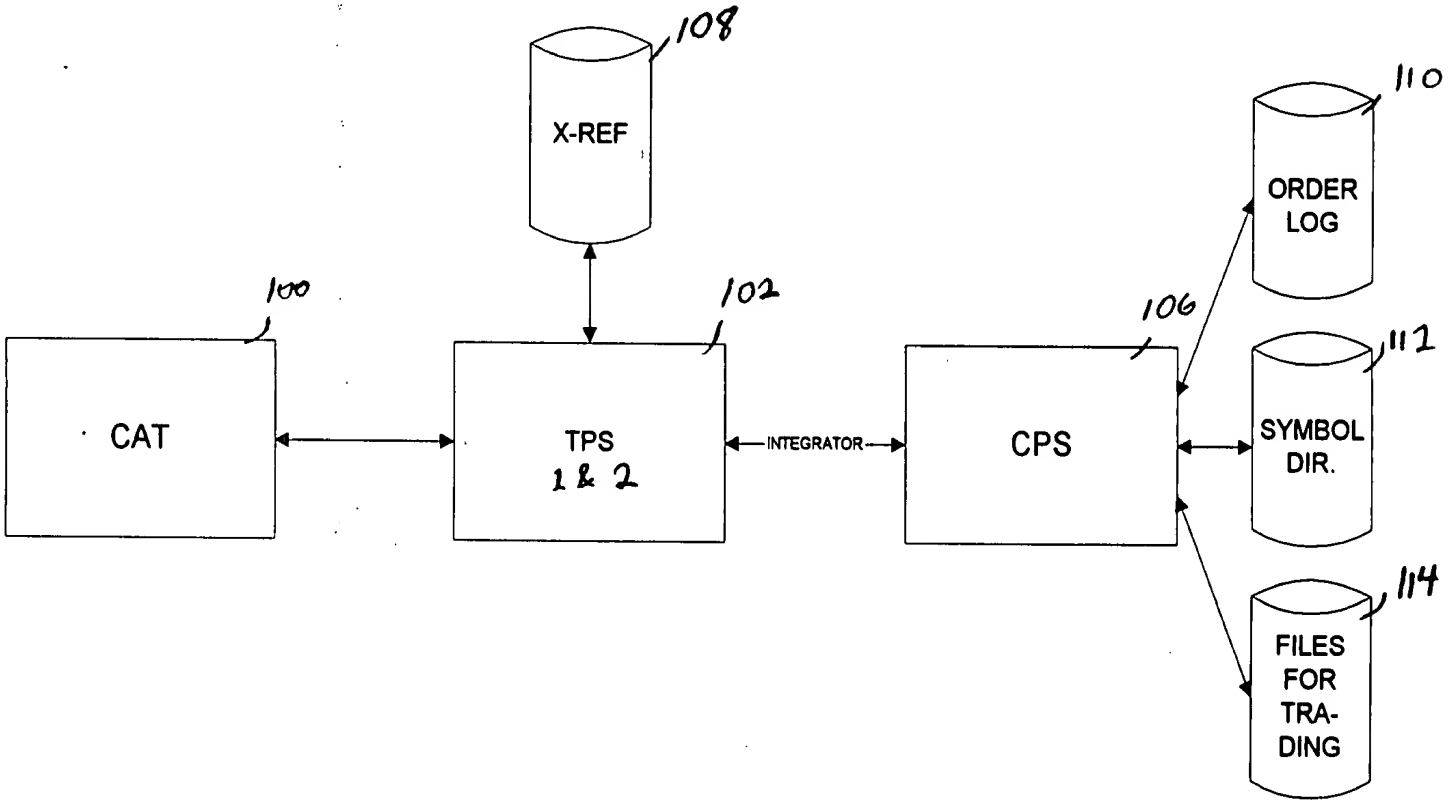
108
X-REF
110
ORDER LOG
100
102
106
112
CAT
TPS 1 & 2
INTEGRATOR
CPS
SYMBOL DIR.
114
FILES FOR TRA-DING

FIG. 15

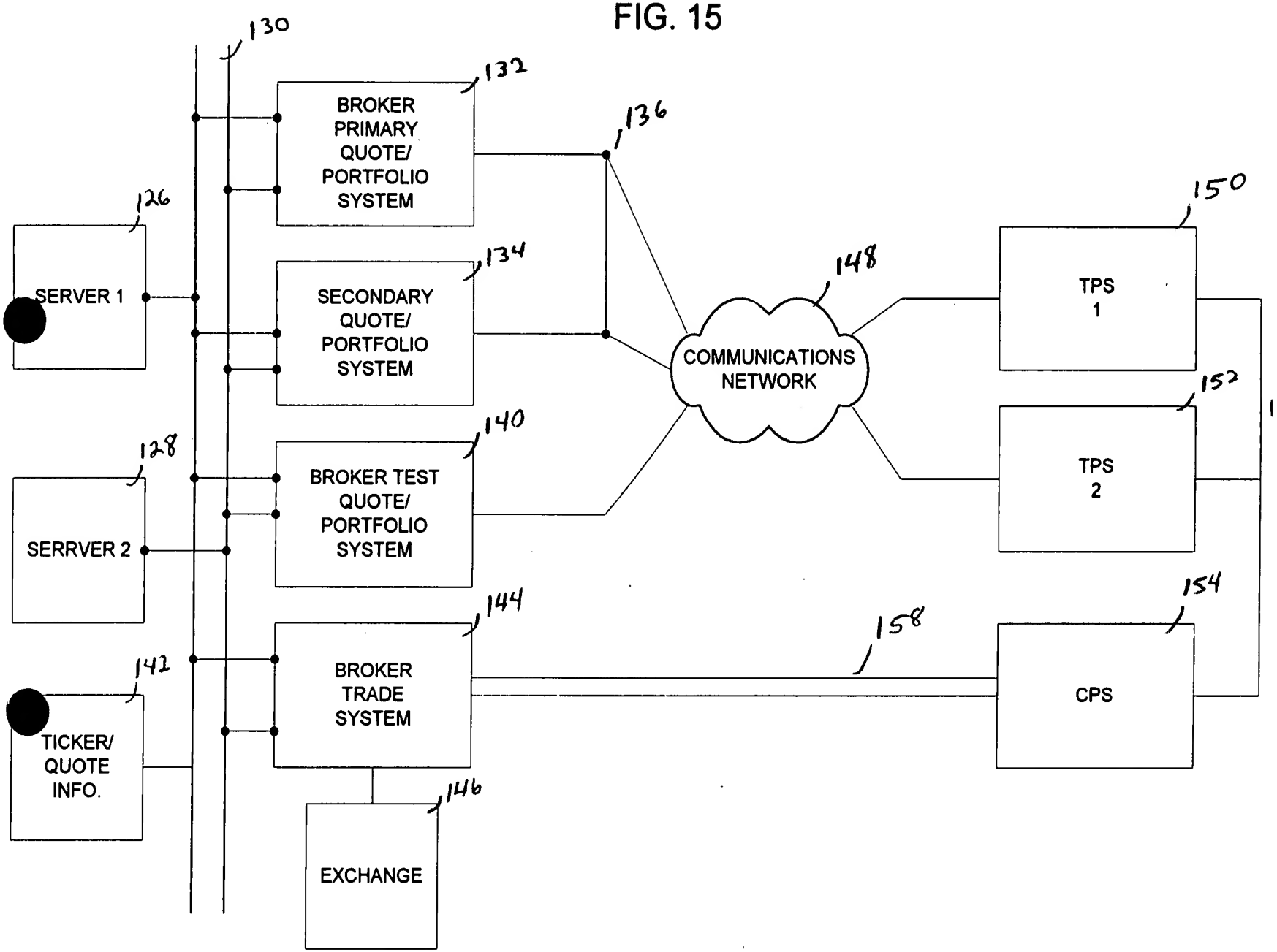

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FIG. 16

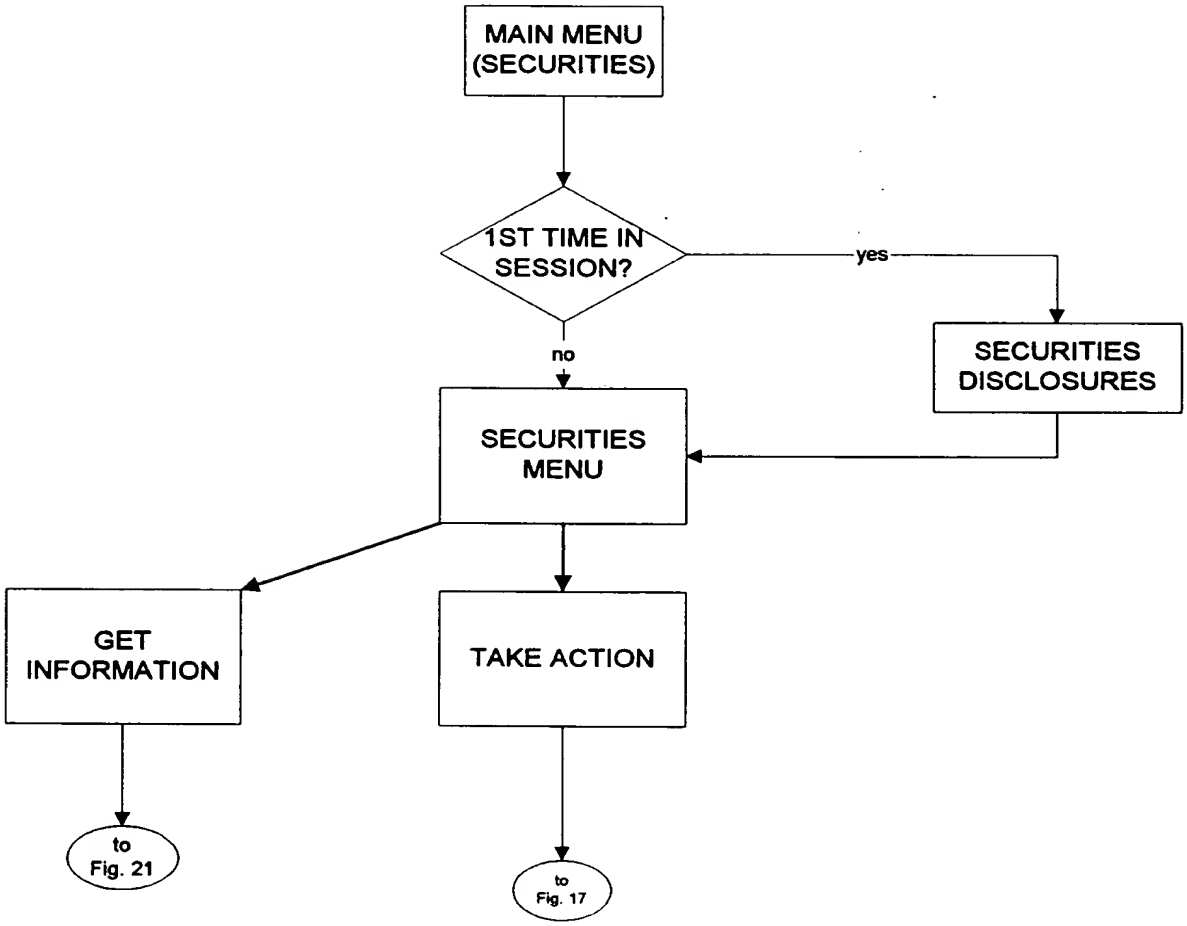

MAIN MENU (SECURITIES)
1ST TIME IN SESSION?
yes
no
SECURITIES DISCLOSURES
SECURITIES MENU
GET INFORMATION
TAKE ACTION
to Fig. 21
to Fig. 17

FIG. 17

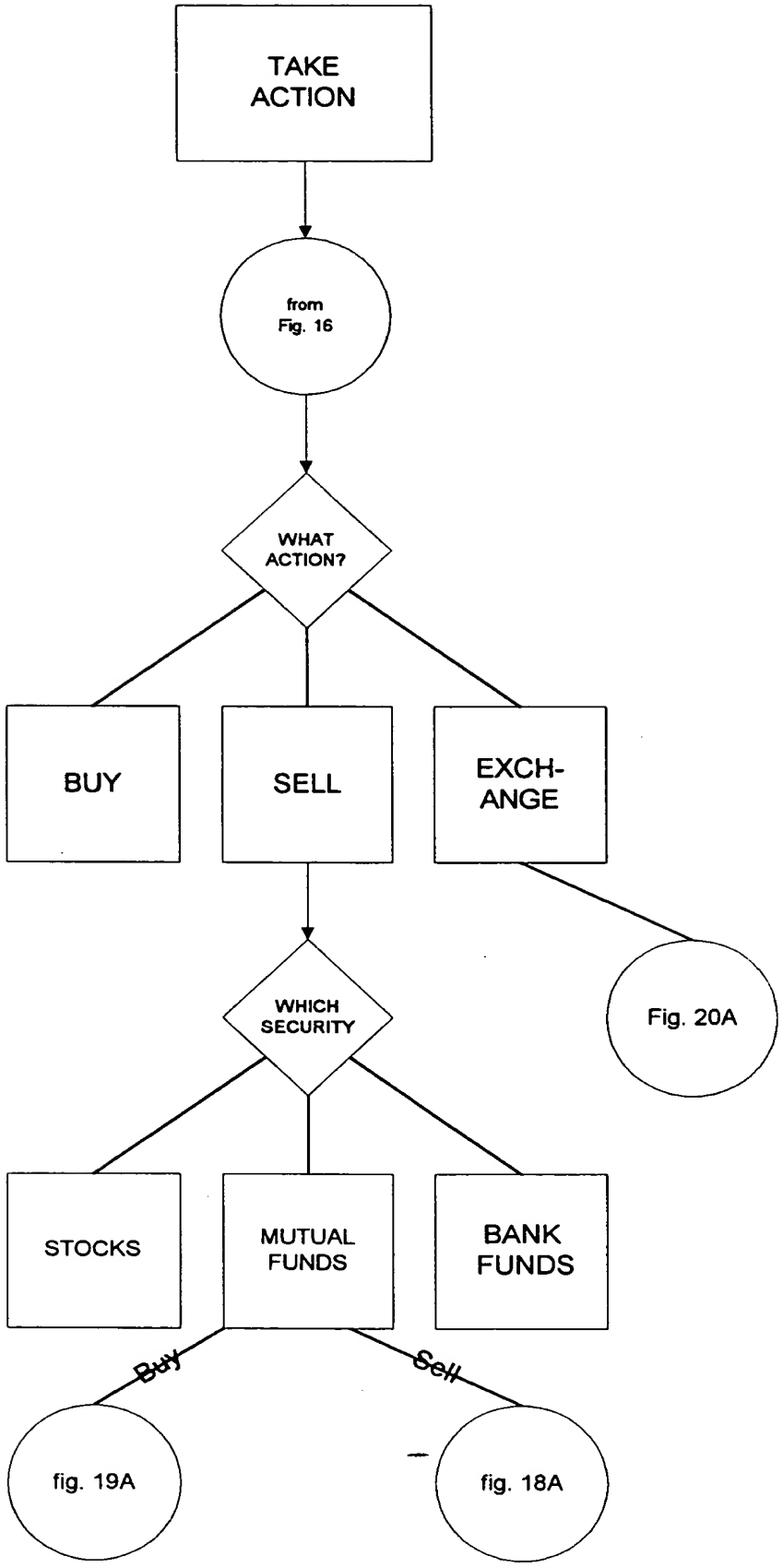

TAKE ACTION
from Fig. 16
WHAT ACTION?
BUY
SELL
EXCH-ANGE
Fig. 20A
WHICH SECURITY
STOCKS
MUTUAL FUNDS
BANK FUNDS
Buy
Sell
fig. 19A
fig. 18A

FIG. 18A

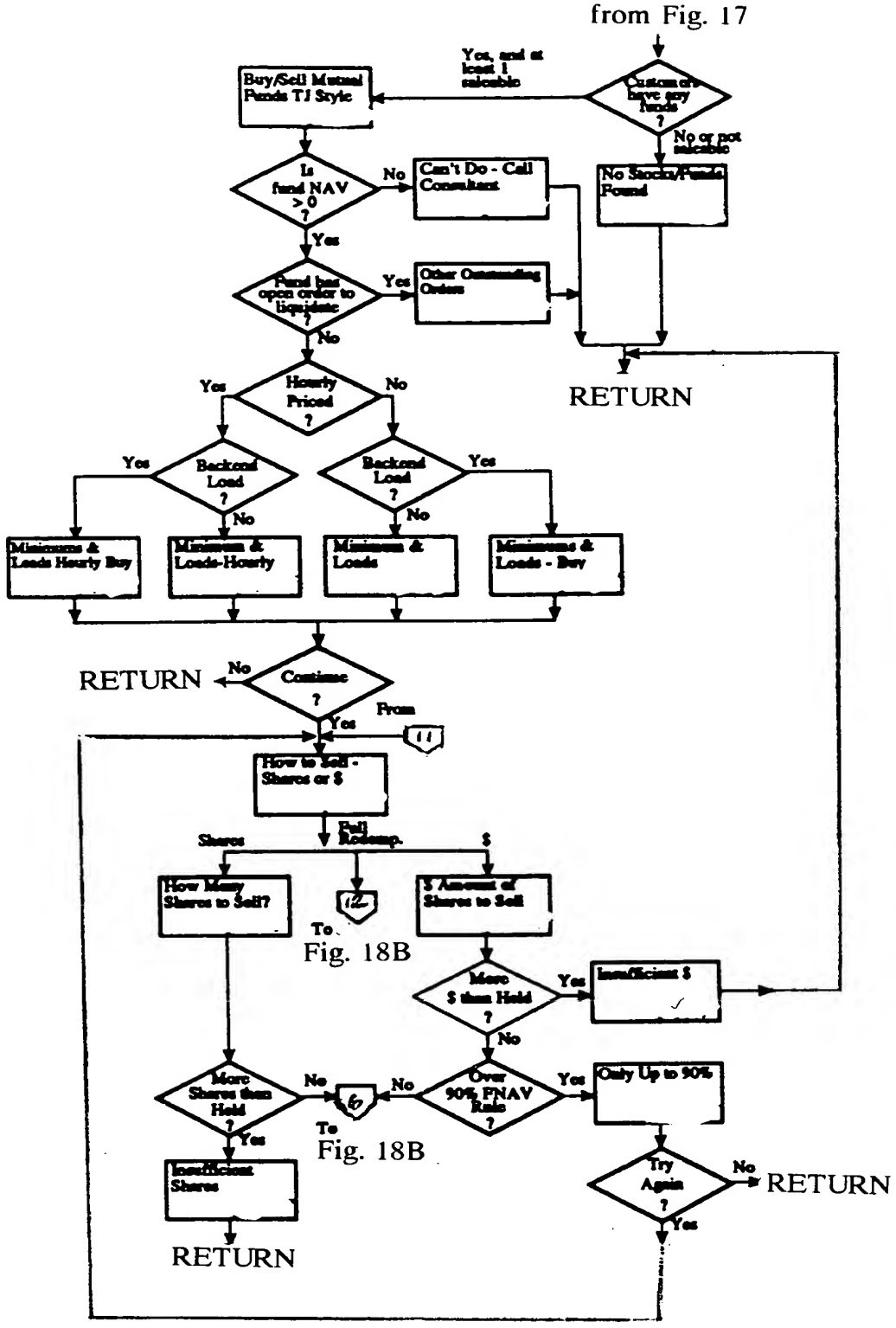

from Fig. 17
Yes, and at least 1 saleable
Buy/Sell Mutual Funds TJ Style
No or not saleable
No Stocks/Funds Found
No
Can't Do - Call Consultant
Yes
Other Outstanding Orders
RETURN
Hourly Priced ?
Backend Load ?
Minimums & Loads Hourly Buy
Minimums & Loads-Hourly
Minimums & Loads
Minimums & Loads - Buy
RETURN
Continue ?
From
How to Sell - Shares or $
Full Redemp.
Shares
$
How Many Shares to Sell?
$ Amount of Shares to Sell
To
Fig. 18B
More $ than Held ?
Insufficient $
More Shares than Held ?
Over 90% FNAV Rule ?
Only Up to 90%
Try Again ?
RETURN
Insufficient Shares
RETURN

FIG. 18B

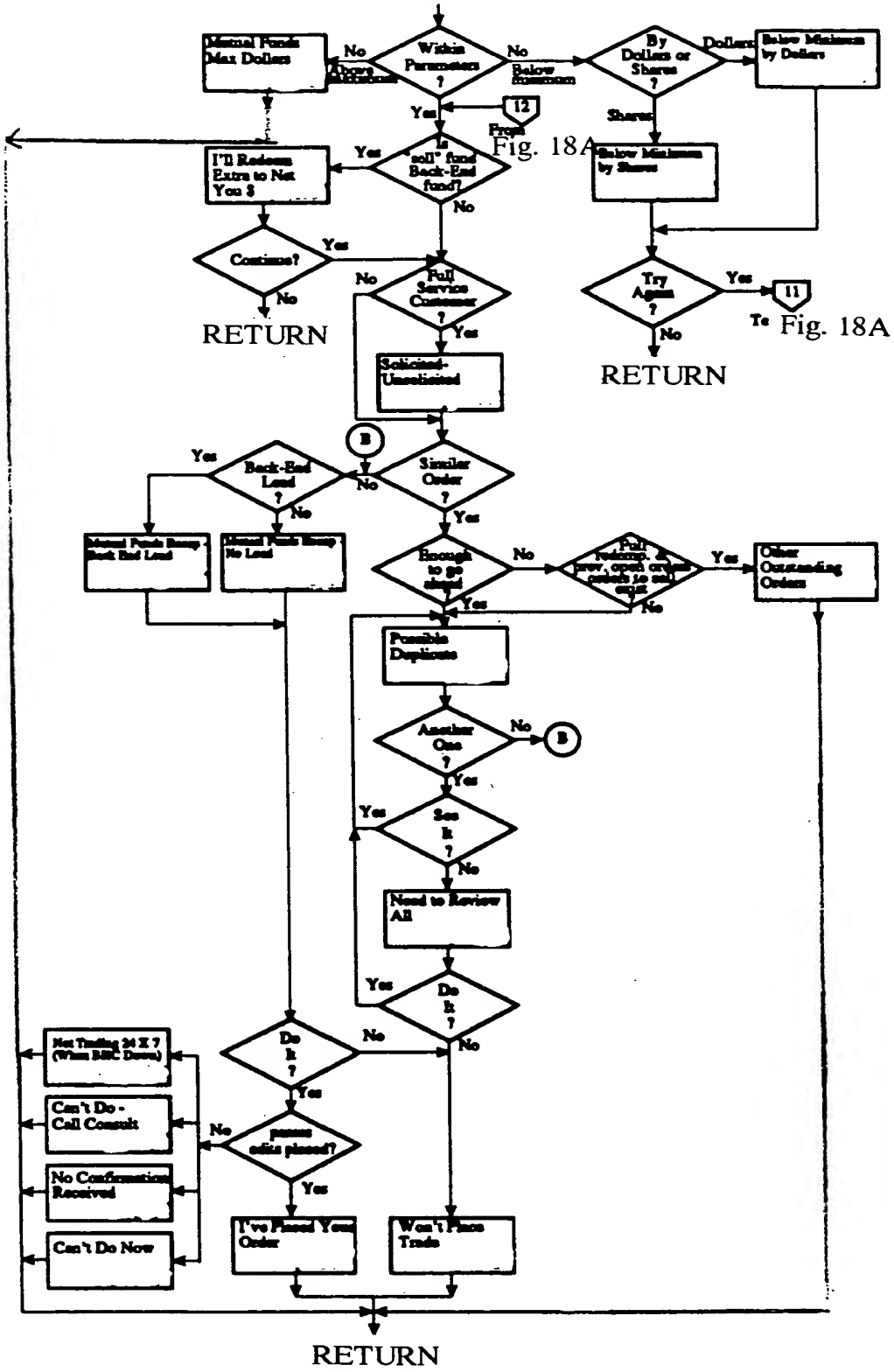

from Fig. 18A
Mutual Funds Max Dollars
No
Within Parameters ?
No
By Dollars or Shares ?
Dollars
Below Minimum by Dollars
Yes
12
From
Shares
Fig. 18A
I'll Redeem Extra to Net You $
Yes
Is "sell" fund Back-End fund?
Below Minimum by Shares
No
Continue?
Yes
No
RETURN
Full Service Customer ?
No
Yes
Try Again ?
Yes
11
To Fig. 18A
No
RETURN
Solicited-Unsolicited
B
Back-End Load ?
Yes
No
Similar Order ?
Yes
Mutual Funds Recap Back End Load
Mutual Funds Recap No Load
Enough to go ahead
No
Full redemp. & new, open orders switch to sell equiv
Yes
No
Other Outstanding Orders
Yes
Possible Duplicate
Another One ?
No
B
Yes
Yes
See It ?
No
Need to Review All
Yes
Do It ?
No
Do It ?
No
Yes
Not Trading 24 X 7 (When SRC Down)
Can't Do - Call Consult
No
Process edits passed?
No Confirmation Received
Yes
Can't Do Now
I've Placed Your Order
Won't Place Trade
RETURN

FIG. 19A

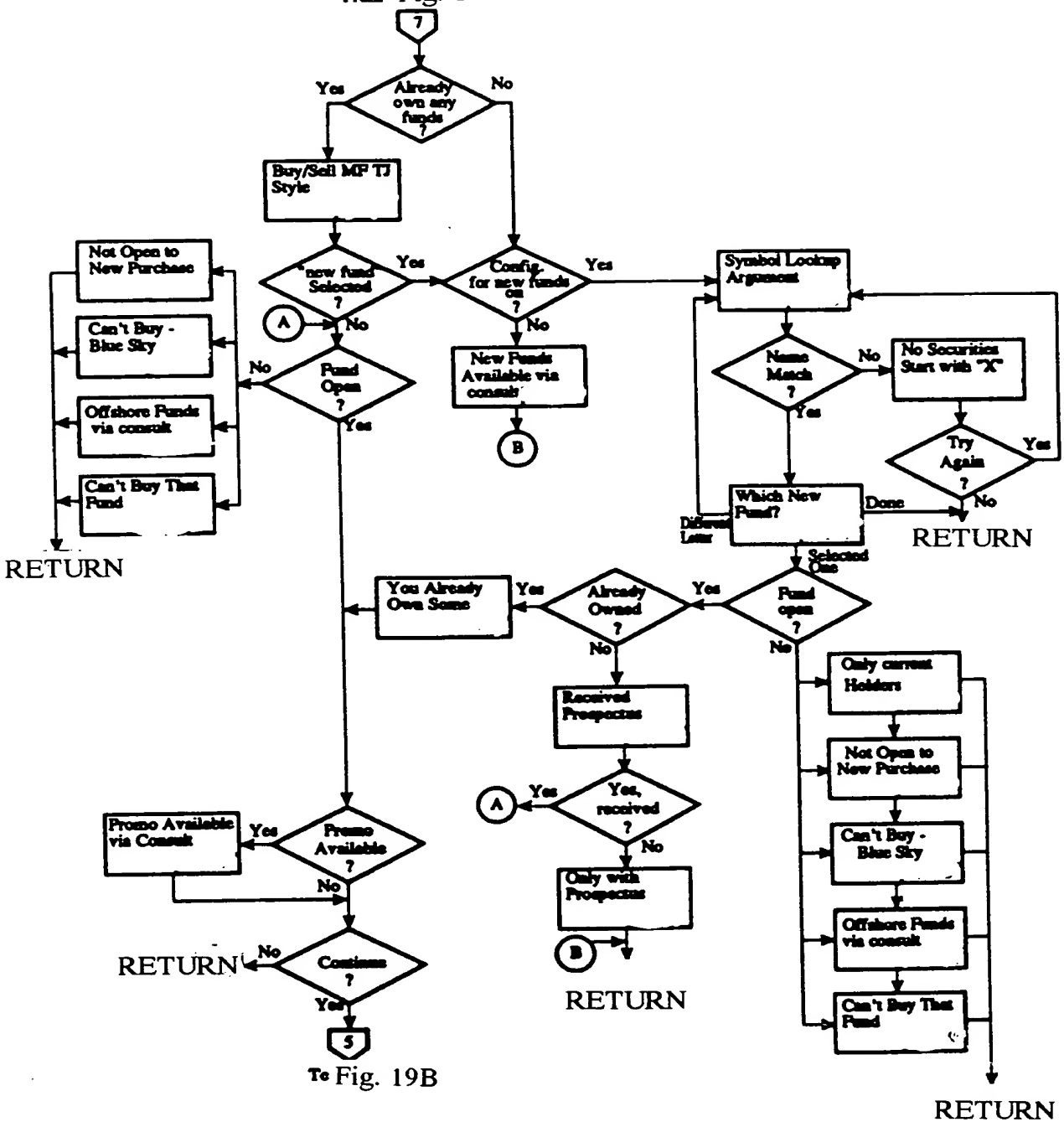

From Fig. 17
7
Already own any funds ?
Yes
No
Buy/Sell MF TJ Style
new fund Selected ?
Yes
No
A
Config. for new funds on ?
Yes
No
Not Open to New Purchase
Can't Buy - Blue Sky
Offshore Funds via consult
Can't Buy That Fund
RETURN
Fund Open ?
No
Yes
New Funds Available via consult
B
Symbol Lookup Argument
Name Match ?
No
Yes
No Securities Start with "X"
Try Again ?
Yes
No
RETURN
Which New Fund?
Done
Different Letter
Selected One
Fund open ?
Yes
No
Already Owned ?
Yes
No
You Already Own Some
Only current Holders
Not Open to New Purchase
Can't Buy - Blue Sky
Offshore Funds via consult
Can't Buy That Fund
RETURN
Received Prospectus
Yes, received ?
Yes
No
A
Only with Prospectus
B
RETURN
Promo Available via Consult
Promo Available ?
Yes
No
Continue ?
No
Yes
RETURN
5
To Fig. 19B

FIG. 19B

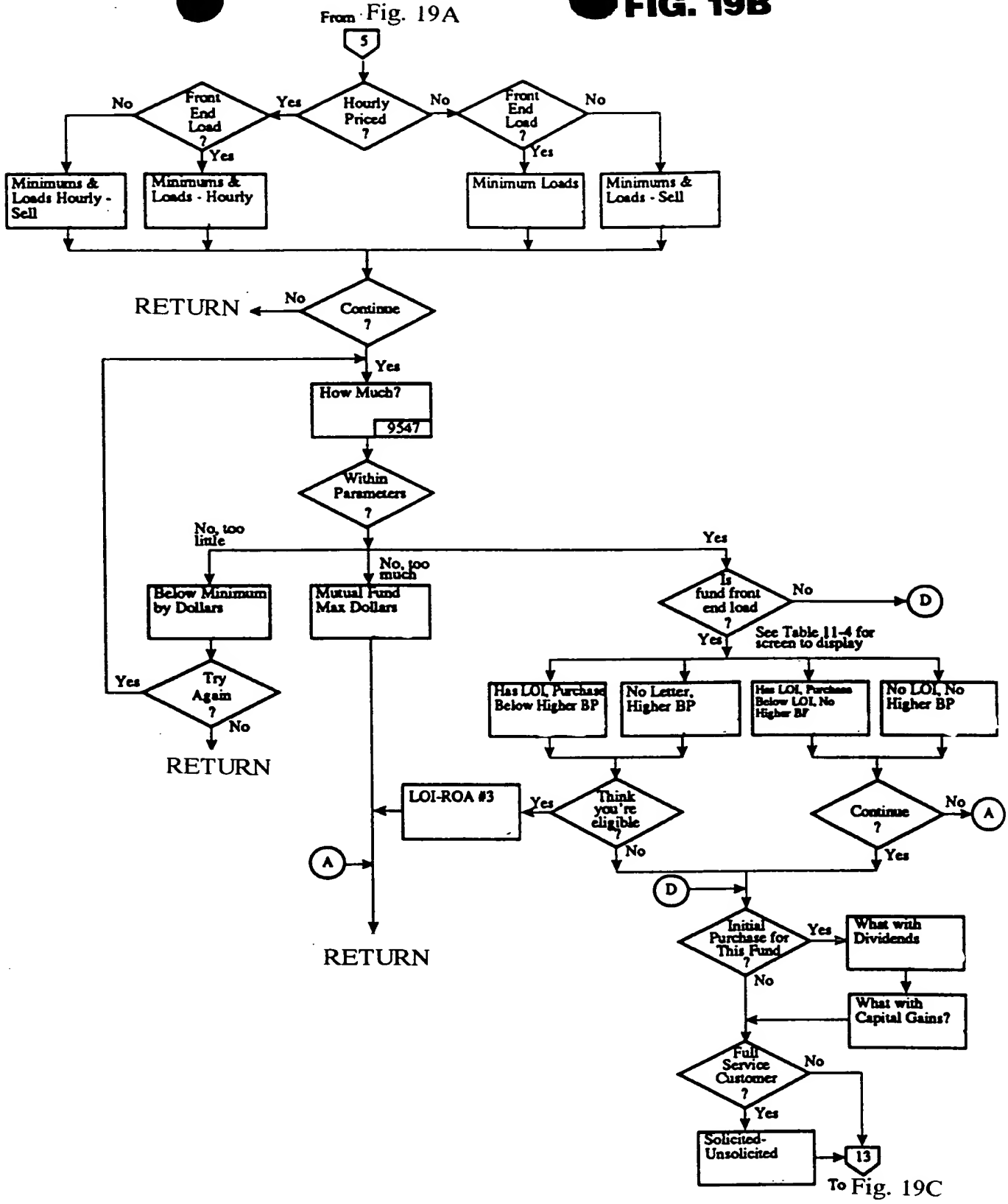

From Fig. 19A
5
Hourly Priced ?
Yes
No
Front End Load ?
No
Yes
Minimums & Loads Hourly - Sell
Minimums & Loads - Hourly
Front End Load ?
No
Yes
Minimum Loads
Minimums & Loads - Sell
Continue ?
No
RETURN
Yes
How Much?
9547
Within Parameters ?
No, too little
No, too much
Yes
Below Minimum by Dollars
Mutual Fund Max Dollars
Is fund front end load ?
No
D
Yes
See Table 11-4 for screen to display
Has LOI, Purchase Below Higher BP
No Letter, Higher BP
Has LOI, Purchase Below LOI, No Higher BP
No LOI, No Higher BP
Try Again ?
Yes
No
RETURN
LOI-ROA #3
Yes
Think you're eligible ?
No
Continue ?
No
A
Yes
A
D
Initial Purchase for This Fund ?
Yes
What with Dividends
No
What with Capital Gains?
Full Service Customer ?
No
Yes
Solicited-Unsolicited
13
To Fig. 19C
RETURN

FIG. 19C

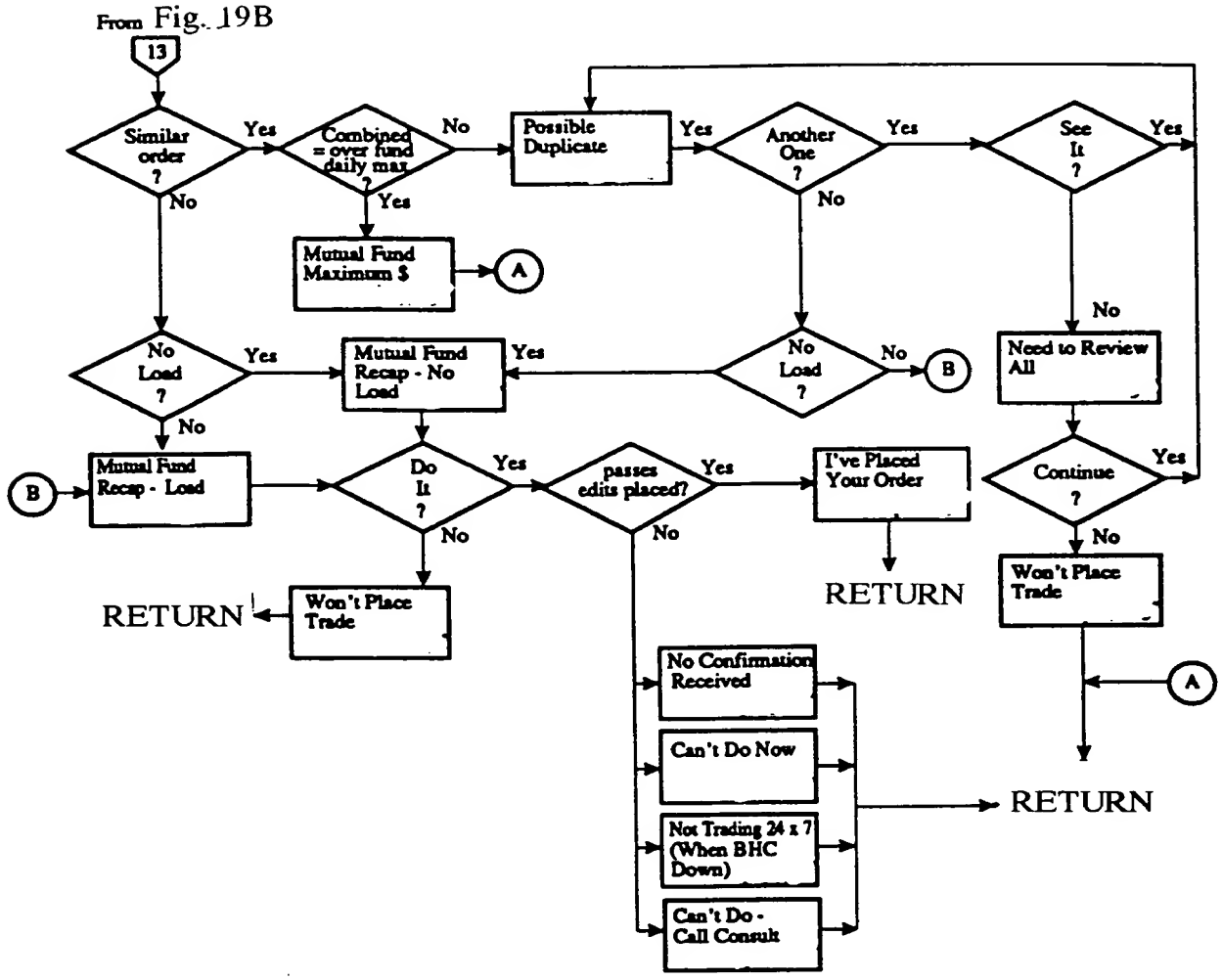

From Fig. 19B
13
Similar order ?
Yes
No
Combined = over fund daily max ?
Yes
No
Mutual Fund Maximum $
A
Possible Duplicate
Yes
Another One ?
Yes
No
See It ?
Yes
No
Need to Review All
No Load ?
Yes
No
Mutual Fund Recap - No Load
Yes
No Load ?
No
B
Mutual Fund Recap - Load
B
Do It ?
Yes
No
passes edits placed?
Yes
No
I've Placed Your Order
RETURN
Continue ?
Yes
No
Won't Place Trade
RETURN
Won't Place Trade
No Confirmation Received
Can't Do Now
Not Trading 24 x 7 (When BHC Down)
Can't Do - Call Consult
RETURN
A

FIG. 20A

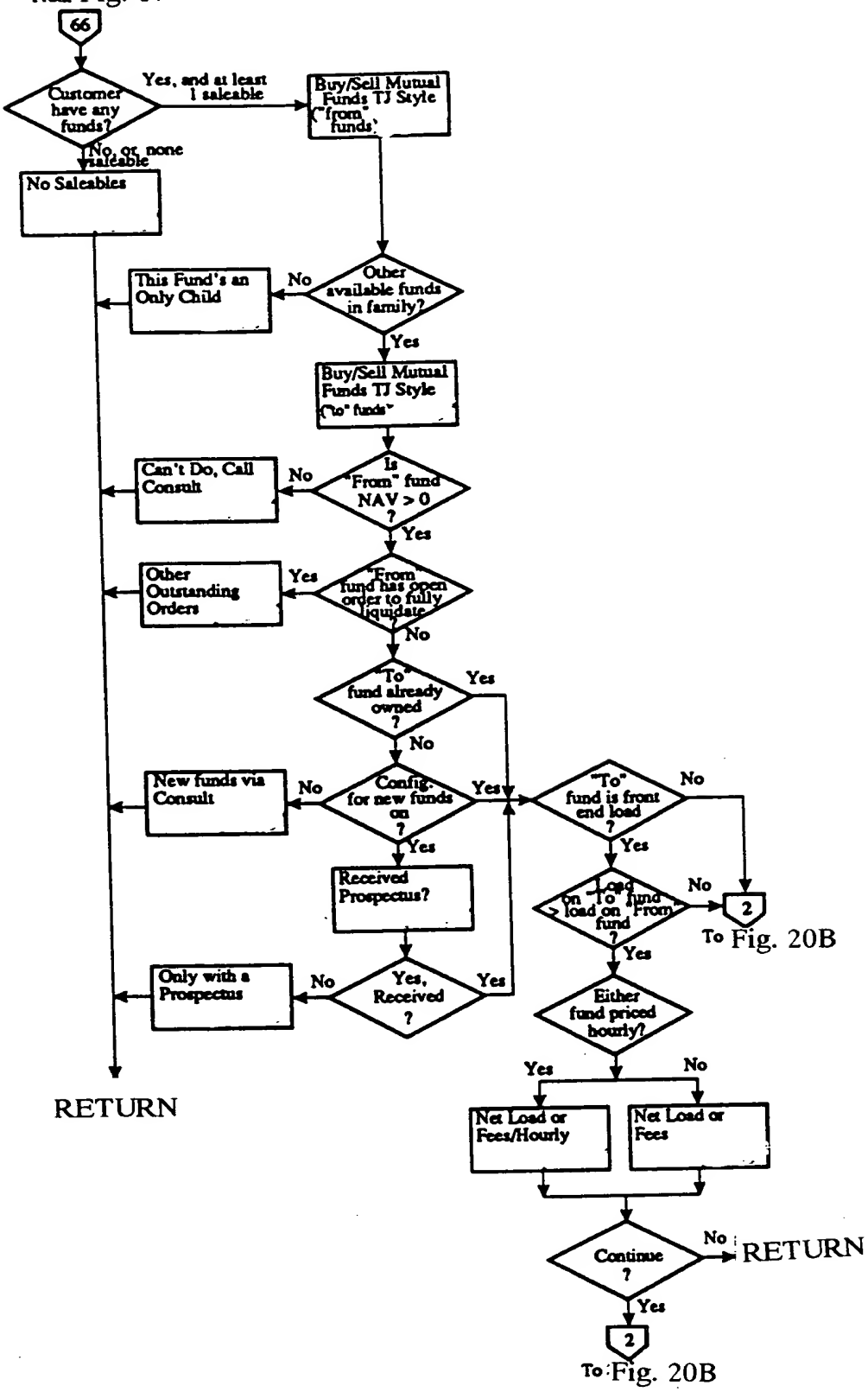

From Fig. 17
66
Customer have any funds?
Yes, and at least 1 saleable
No, or none saleable
Buy/Sell Mutual Funds TJ Style ("from" funds)
No Saleables
This Fund's an Only Child
No
Other available funds in family?
Yes
Buy/Sell Mutual Funds TJ Style ("to" funds)
Can't Do, Call Consult
No
Is "From" fund NAV > 0 ?
Yes
Other Outstanding Orders
Yes
"From" fund has open order to fully liquidate?
No
"To" fund already owned ?
Yes
No
New funds via Consult
No
Config. for new funds on ?
Yes
Received Prospectus?
Only with a Prospectus
No
Yes, Received ?
Yes
"To" fund is front end load ?
No
Yes
Load on "To" fund > load on "From" fund ?
No
2
To Fig. 20B
Yes
Either fund priced hourly?
Yes
No
Net Load or Fees/Hourly
Net Load or Fees
Continue ?
No
RETURN
Yes
2
To Fig. 20B
RETURN

FIG. 20B

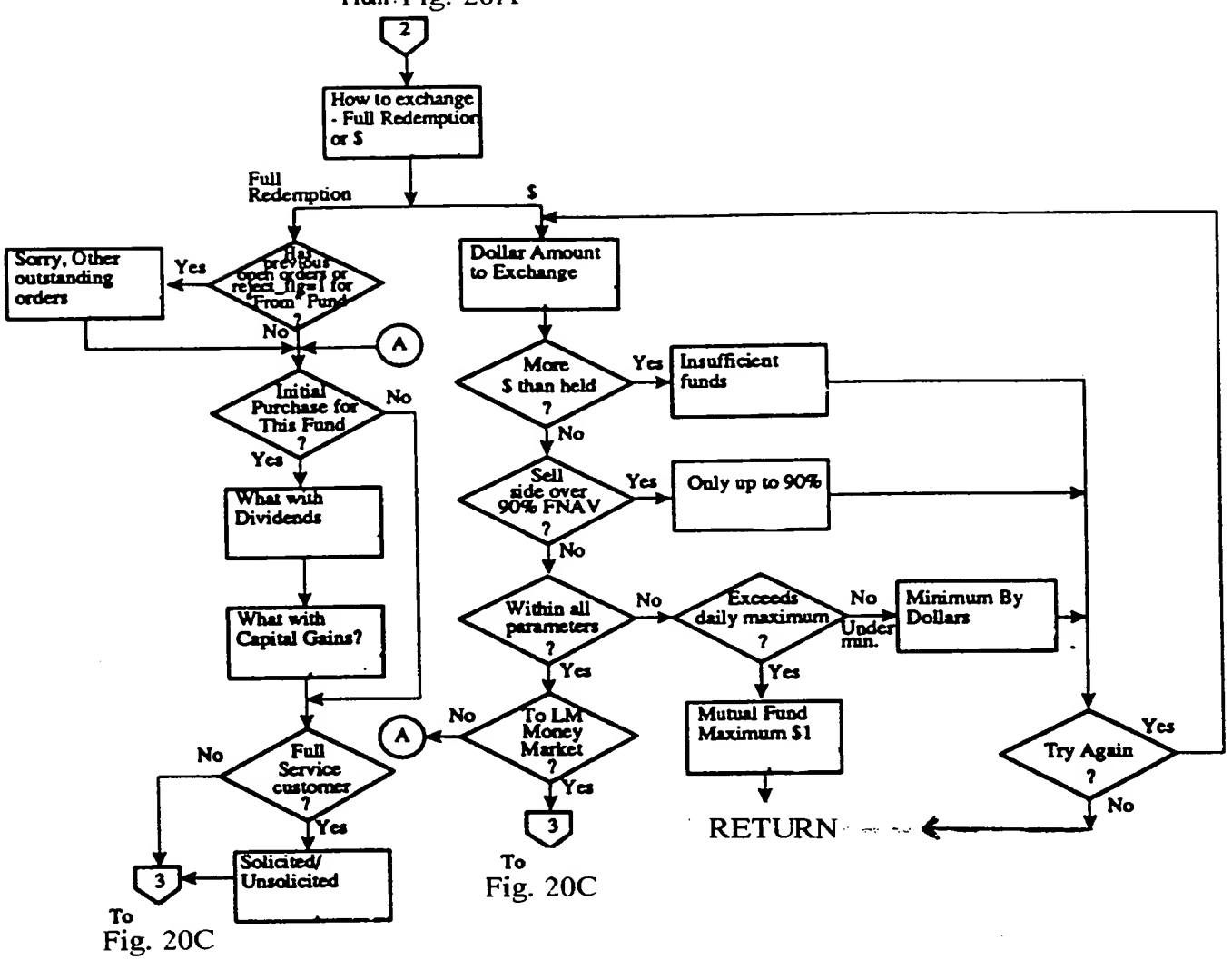

From Fig. 20A
2
How to exchange - Full Redemption or $
Full Redemption
$
Sorry, Other outstanding orders
Yes
Has previous open orders or reject_flg=1 for "From" Fund ?
No
A
Initial Purchase for This Fund ?
No
Yes
What with Dividends
What with Capital Gains?
Full Service customer ?
No
Yes
Solicited/ Unsolicited
3
To Fig. 20C
Dollar Amount to Exchange
More $ than held ?
Yes
Insufficient funds
No
Sell side over 90% FNAV ?
Yes
Only up to 90%
No
Within all parameters ?
No
Exceeds daily maximum ?
No
Under min.
Minimum By Dollars
Yes
Yes
A
No
To LM Money Market ?
Yes
3
To Fig. 20C
Mutual Fund Maximum $1
RETURN
Try Again ?
Yes
No

FIG. 20C

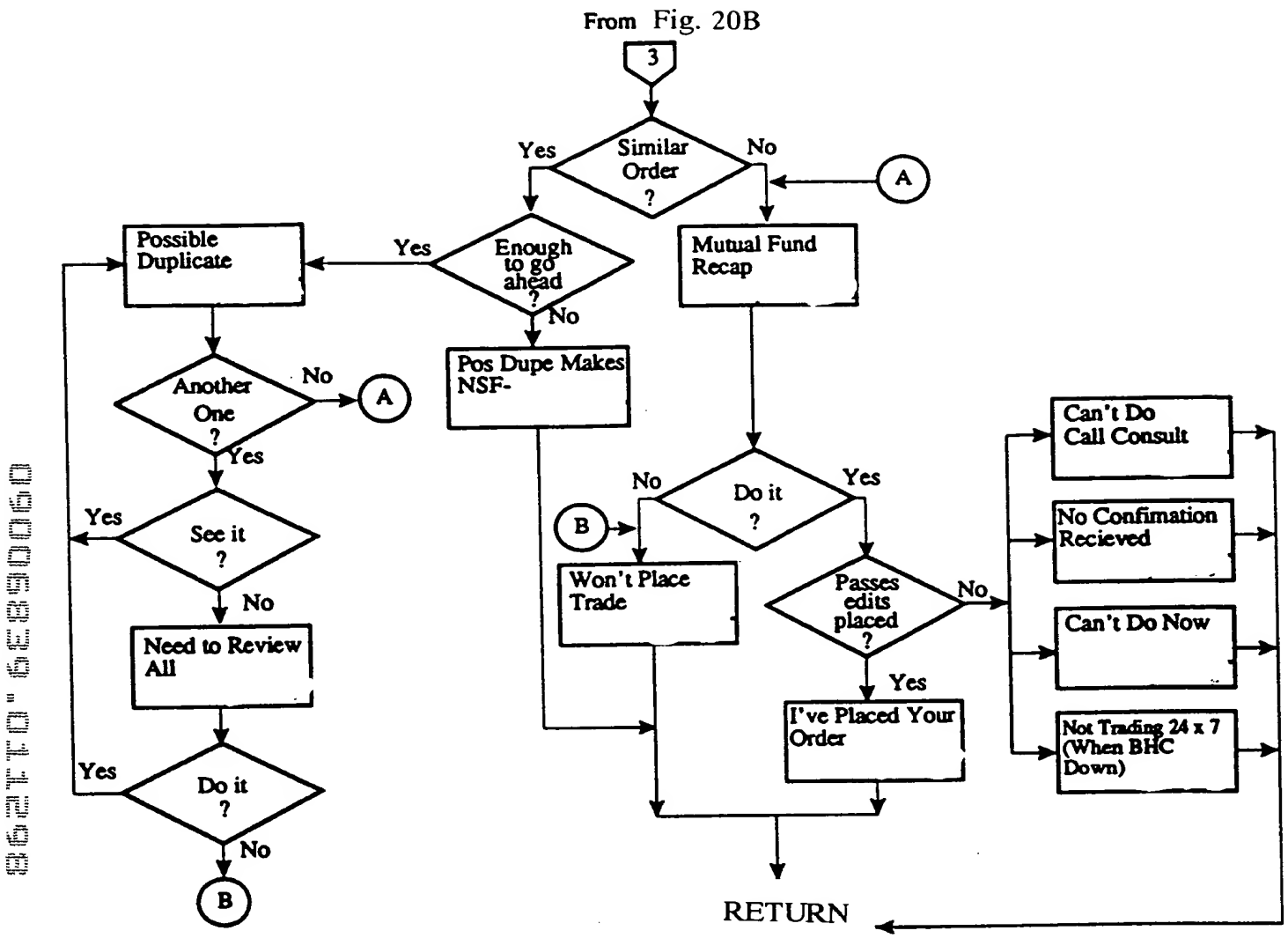
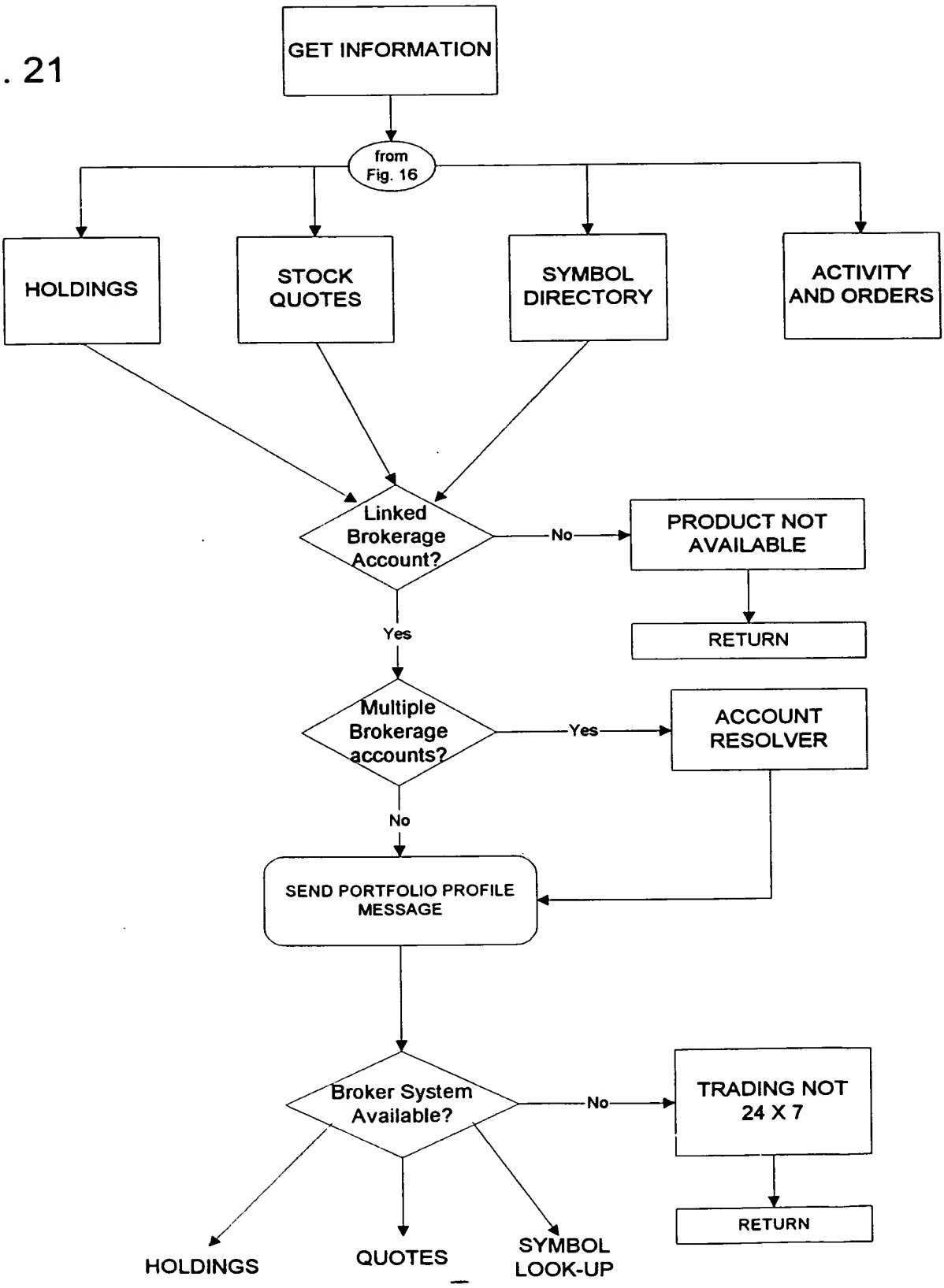

From Fig. 20B
3
Similar Order ?
Yes
No
A
Enough to go ahead ?
Yes
No
Possible Duplicate
Mutual Fund Recap
Pos Dupe Makes NSF-
Another One ?
No
A
Yes
See it ?
Yes
No
Need to Review All
Do it ?
Yes
No
B
Do it ?
No
Yes
B
Won't Place Trade
Passes edits placed ?
No
Yes
I've Placed Your Order
Can't Do Call Consult
No Confimation Recieved
Can't Do Now
Not Trading 24 x 7 (When BHC Down)
RETURN

FIG. 21


GET INFORMATION
from Fig. 16
HOLDINGS
STOCK QUOTES
SYMBOL DIRECTORY
ACTIVITY AND ORDERS
Linked Brokerage Account?
No
PRODUCT NOT AVAILABLE
RETURN
Yes
Multiple Brokerage accounts?
Yes
ACCOUNT RESOLVER
No
SEND PORTFOLIO PROFILE MESSAGE
Broker System Available?
No
TRADING NOT 24 X 7
RETURN
HOLDINGS
QUOTES
SYMBOL LOOK-UP